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INLAND EMPIRE business journal

VOLUME 10, NUMBER 7

\$2.00 July 1998

**MEXICAN BUSINESS
NORTH & SOUTH**

**CLOSE UP:
MICHAEL CHRISTELMAN**

**WHO'S WHO IN
ACCOUNTING**

**CORPORATE PROFILE:
VICTORIAN HOUSE VINTAGE AUTO
SALES INC.**

**STARS IN MARKETING,
ADVERTISING & PUBLIC RELATIO**

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VOLUME 10, NUMBER 7

JULY 1998

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AT DEADLINE

Supreme Court Ruling Impacts Loma Linda

Linking the Inland Empire to a constitutional battle involving the power of the President, the U.S. Supreme Court's ruling that declared the President's line-item veto unconstitutional has resulted in a \$3 million federal grant to Loma Linda University Medical Center.

The U.S. budget, which becomes effective this month, had previously contained funding for technical upgrades of the center's proton treatment center to improve treatment of breast and lime cancer before that funding was line-item vetoed by the President.

But the center found out in late June that the Supreme Court ruling resulted in the return of the promised \$3 million, according to a reliable source at the center.

Community Bank Announces Interim CEO

Community Bank announced Francis P. Shanahan, chairman of the bank's board of directors, will assume the interim responsibility of president and CEO. Shanahan has served on the board since 1994 and was named chairman in January 1997.

With over 25 years of executive management experience with such noted companies as Farmers Insurance, First Interstate Ltd., Crocker National Bank and Bank of America, he is now strongly commit-

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Mathew Padilla/The Journal

Larry Martinez stands before the sign of the company he founded, Martinez & Turek Inc., one of 12 Inland Empire companies on Hispanic business magazine's list of the 500 top Hispanic-owned companies in the nation.

Hispanic-Owned Businesses Experience Rapid Growth

by Mathew Padilla

Although the U.S. economy grew 3.8 percent in 1997 — its best performance in nine years — *Hispanic Business* magazine's listing of the top 500 Hispanic businesses in the country grew even more.

Cumulative revenues for the 500 companies totaled \$17.1 billion, a 5 percent jump over the previous year.

Twelve Hispanic-owned com-

panies on the June list are based in the Inland Empire. Three of those firms, which responded to a survey sent by the *Inland Empire Business Journal*, together grew by more than twice the average for the entire 500: Martinez & Turek Inc. of Rialto, Public Inc. of Mira Loma and West Coast Samples Inc. of Chino.

With cumulative revenues of \$44.6 million in 1997, the compa-

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Plans for Corona Business Park Include 600 Jobs

Nearly 600 jobs are initially planned for Wild Rose Business Park just south of Corona, which broke ground on its first manufacturing and distribution facility late last month for Sundance Spas.

Sundance expects to employ up to 500 after its 240,000-square-foot plant is completed. Construction started June 25 at the park, which is located along Interstate 15.

And Blair Dahl, principal with park developer Snyder Langston, confirmed late last month that Thomson Plastics Inc., an injection molder for the golf cart industry, has signed a letter of intent to buy a 50-square-foot build-to-suit facility. The facility should be completed by the end of the year.

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See Page 7

CLOSE-UP



Michael Christelman

\$2.00

Health Costs Rise, Premiums Next?

by Stacey Gallard

Financial Reports from HMO corporations, such as Kaiser Permanente, Aetna and PacifiCare, have shown 1997 was an expensive year for HMOs, and as a result, health care costs are expected to increase next year.

Costly health care mergers, high price "miracle drugs" — such as Viagra and Prozac — and an increasing aging population have been blamed for a double-digit increase in health care costs.

With health care costs rising, premiums are likely to follow, according to some industry experts. Many workers whose companies provide HMO health plans may find that with rate increases coverage will be more restrictive and offer fewer choices.

Another area that will be affected will be pharmacies, which, along with prescription plans, will charge insurers 15 to 22 percent more in 1999, according to the medical consulting firm Watson Wyatt Worldwide.

Kaiser Permanente Medical Center spokesman Jim Anderson said that although the cost of

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• Who's Who in Accounting (pg 27)

• Stars in Advertising, Marketing &
Public Relations (pg 33)

• Who's Who in Restaurants (pg 45)

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ABOUT THE COVER

"And the Winner Is . . ." That time of the year has come and gone again — the ceremony for the 1998 Ernst & Young LLP's Entrepreneur Of The Year Awards program was held on June 18. The event at the Riverside Convention Center honored some of the top entrepreneurs in the Inland Empire and Las Vegas. This year marked the program's 10th year in the region. In order to be eligible for the program, nominees must be from private companies at least two years old. And they must be owners or managers responsible for their companies' recent financial performance. For more on this story, see the special Entrepreneur Of The Year section, beginning on page 20.

QUOTES

It is the age that forms the man, not the man that forms the age. Great minds do indeed react on the society which has made them what they are, but they only pay with interest what they have received.

—Macaulay

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California Officials Get Big on Small Business

by Donald Falk

The state of California's Department of General Services Procurement Division says, "It is no longer business as usual," especially when it comes to dealing with small businesses.

A state of California Roundtable for Small Businesses was held at the City Council offices in Moreno Valley on June 12. Representing the state were Joanne Corday Kozberg, secretary of State and Consumer Services Agency, and Chuck Grady, deputy director for the state's General Services Procurement Division. Moreno Valley Mayor Bill Batey was present along with many small business owners.

In her introduction to the meeting, Suzanna Tashiro, director of community relations for Governor Wilson's Orange County office, said the purpose of the Roundtable is to "bring government to you" as part of an aggressive outreach effort "to ensure that all California businesses have equal access to opportunity."

Secretary Kozberg added that, regarding her agency's attitude, "We are in the business of public service . . . we want to be reliable business partners to the private sector and the not-for-profit sector."

And she said that the emphasis on small businesses was due in part to the fact that small businesses

moved the state through the last recession. According to Kozberg, 35 percent of California's small businesses are owned by women, and 28 percent are minority owned.

Although the majority of businesses in California are small businesses, they only get 10 percent of government contracts. Programs are already in place to help small businesses do business with the state, but many, including some local agencies, are not aware of them.

The State's Cal Card program, for example, allows state and local agencies to walk into a local store with complete discretion and make a "credit-card-type" purchase of up to \$15,000. The CalGOLD program (California Government Online to Desktops) allows Internet access to information about national, state and local permits.

Some of the issues being looked at are creating a single point of contact for small businesses at all agencies, prompt payment on invoices, what defines a small business, and how to help small businesses market themselves effectively.

Chuck Grady stated the entire field of purchasing and procurement is trying to "lose it's image of the past" and be serious about process and information technology.

"Our real job in procurement is to do exactly what I'm doing here today . . . to understand what the private sector can offer the state of California," Grady said.

The bad news is that it's hard for new or small businesses to penetrate the state to find their niches and contacts because they have to deal with 250 different agencies and written materials that are hard to understand, according to Grady.

The good news is that there is a lot of work going into simplifying the paperwork and to creating a single point of contact to help solve these problems. The state spends about \$4 billion a year on goods and services, so there is almost always someplace for small businesses to market.

Grady said that "with off-the-shelf commodities we bump into big business pretty quickly" and that within his division the purchase of products, goods and commodities is delegated routinely, but that selling a service is probably the best niche for a small business doing business with the state, especially if they offer peculiar or high quality services.

And he said that while selling services to government represents tremendous opportunities, the downside is that since services are purchased by all agencies, you have to deal with the 250 or so different state agencies.

Grady described how the

California Multiple Awards Schedule allows California to be the only state to be able to build state contracts on top of Federal General Services Administration schedules and represents \$400 million in purchases in this fiscal year or about 10 percent of the value of what the state buys every year.

The Multiple Awards Schedule allows business to sell to California essentially right off the GSA schedules, which facilitates the business relationship, according to Grady. He said that it is his desire to help and that he would be happy to speak personally to any and all who wish to contact him in Sacramento about doing business with the state.

Shereef Arek, director of the Inland Empire Permit Assistance Center/California Environmental Protection Agency, was asked to join the panel as an impromptu speaker from the audience.

"There is no reason to have to hire a consultant for services the state should provide for you," Arek said.

And Arek said that his agency has compiled a large database over the last five or so years in working with the private sector. This information is now available online at www.calgold.ca.gov. Arek said his agency can assist with the permit process and that help is available five days a week at the Ontario office and four days a week at the Riverside office.

Worldwide Academic Officials Discuss Business Issues at ULV

by Deborah D. Mandabach

The normally quiet month of June on the University of La Verne campus was anything but when the 25th Annual Organizational Behavior Teaching Conference began to the sound of mariachis and the sight of Chinese lion dancers, a traditional way to ensure success at the beginning of a venture.

The 250-plus participants from Asia, Australia, Canada, South and Central America, South Africa, the United Kingdom and other European nations joined United States colleagues to live in campus

housing, eat in the campus dining hall and area restaurants and experience the "La Verne way."

A major thread through the three day conference was the connectivity among the worlds of business, government, nonprofit, research and teaching.

A workshop in cross-cultural negotiation skills was fueled by the increase of foreign multinationals wishing to invest in developing nations.

Another presentation focused on developing working relationships among students, academics in business schools and members of the community.

An extremely popular session, What's Dilbert Saying That We're Not? presented by authors Lee G. Bolman, University of Missouri-Kansas City, and Terrence Deal, Vanderbilt University and ULV graduate, suggested that in spite of Dilbert's popularity, what creator Scott Adams says about the workplace bears little resemblance to what business teachers teach.

Additional workshops made up the more than 150 presentations during the conference.

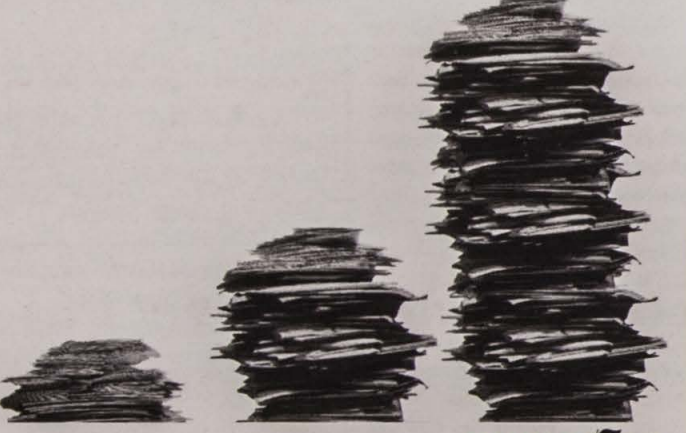
The decision to hold this conference was made two years ago by the board of the Organizational Behavior Teaching Society.

According to conference coordinator Dr. Carol Sawyer, associate professor at ULV, this would not have been possible without the cooperation and interest of colleagues from ULV and near-by universities.

"We invited a group of faculty and staff from ULV and neighboring universities to meet regularly to initiate detailed plans and to provide both feedback and wonderful new ideas to enhance the quality of the conference," said Sawyer.

Deborah Mandabach is the director of public relations at the University of La Verne.

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EDITORIAL

Constitutional Amendment Would Protect California's Cities

Finally someone in the California Legislature is doing something substantial to protect our cities from the state's grabbing hands. Assemblyman Fred Aguiar's (R-61) constitutional amendment, ACA 4, to limit the amount of property tax revenues that the state can take from cities has passed the Senate Local Government Committee.

The importance of ACA 4, which was approved by a 6-1 vote, cannot be understated. Since 1992, the state has siphoned property taxes from local governments to balance its own budget.

Although varying from city to city, many cities provide their own police and fire services as well as maintain roads and supply homes with water. Every year these vital municipal services are at the mercy of the state government, which can decide at any moment that it needs to take more property tax revenues away from cities.

"Local governments have suffered for too long," Aguiar said. "This year alone the state will take roughly \$3.5 billion that should be going to pay for local programs and services, such as police and fire protection. We can't allow this shift to keep growing."

The assemblyman's comments beget a frightening question: If left unchecked, how far will the state go?

ACA 4 would cap the property tax shift at the 1998-99 level. And the measure would require that the state use General Fund revenues to make up any fiscal impact on California schools.

Capping the shift at 1998-99 levels is certainly reasonable; Aguiar has drafted a practical and forward-thinking amendment.

If passed by both houses of the Legislature, ACA 4 would bypass the Governor, going straight to the voters.

"Placing a limit on the state's annual property tax take-away will put local governments on the road to recovery," Aguiar rightly said. "Enacting this proposal is one of the most responsible actions that the Legislature, and the people of California, can take this year. It's long overdue."

Entrepreneur Award Highlights Business Success in the Region

When Ernst & Young LLP first considered expanding its Entrepreneur of the Year award program to include the Inland Empire, critics snidely commented that the area did not host enough companies to keep the program going for very long.

Ten years later, those critics have been proven wrong.

The awards ceremony took place at the Riverside Convention Center in June and recognized the impressive accomplishments of 12 business leaders in nine categories, including a lifetime achievement award.

Including the Inland Empire in the program links the region to the other 79 locations worldwide that host the program, including 47 areas across the United States.

With such global attention, the Entrepreneur of the Year program is important for the region for two reasons: It shows how successful businesses can be in the area and it instills pride in area business leaders and others.

These factors encourage businesses to move here and entrepreneurs to start companies here.

(For more on the Entrepreneur of the Year program, see related story on page 20.)

COMMENTARY

Why the West Wasn't Won with a Registered Car

by Joe Lyons

If you're expecting free license plates from the state, forget it. I know you've been hearing about the repeal of the vehicle license fee; but even if it happens, it won't happen.

Let me explain. The state's budget surplus has generated several ideas about what to do with the money, and one that everyone loves is repealing the cost of the tags.

But what's currently being considered up in Sacramento is actually a rollback of 50 percent to 75 percent. So it's really a reduction in fees, not a repeal.

And it gets worse. One of the two fee-reduction bills currently being considered will not reimburse the local governments for the money they normally get from your license.

This is called "placing local government financial security in jeopardy." Orange County knows all about this already.

The other bill would do what they call backfilling losses to local governments. Which means they will come after you in some other way. Or they just won't fill your pot holes any more.

Ultimately, you and I will pay for this.

And there's still more to this plates thing. Any repeal or reduction is only going to cover five years at best. Which means if you get discounted plates now, five years from now your tag costs will jump back up again. Unless the repeal is made complete by then.

But that will be another governor and another state legislature and the people who are in Sacramento now will be long gone and not responsible for what the next group does.

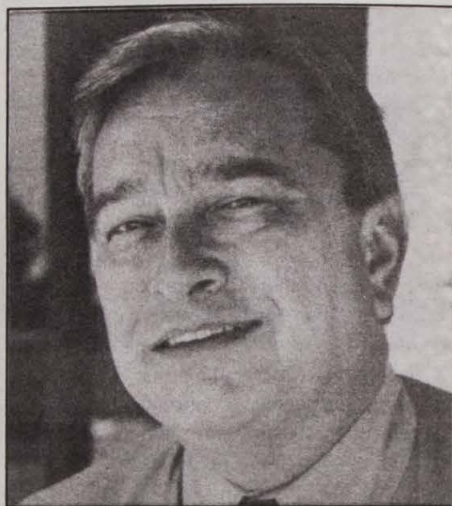
And how many of us know someone who lives here but keeps

their plates from Arizona or New Mexico because they're cheaper there.

Well, the reverse will not happen because apparently our new reduced-rate fees on plates will still be higher than they are paying in those other states.

Somebody figured out that if California doesn't charge for vehicle registration, then in five years the state will be in the red again.

And someone else figured that



Joe Lyons

the state will be in the red again in five years with or without registration fees.

So what's the difference? Most of us today are probably paying more for our plates than we paid for our first car back in college. So we'd love to see something done.

But playing hide-the-ball with the cost of registration is not fair. Maybe the state should do what they did with the surplus 10 years ago when Deukmejian was governor: Send every taxpayer a check for \$92 and be done with it.

Joe Lyons is the anchorman for "Inland Empire Television News." His commentaries appear weekly on the show, which covers breaking news in the Inland Empire as well as business news, community features, sports and entertainment news and features.

CLOSE - UP

Leading the Way in Public Relations

by Stacey Gallard

Some people become riddled with panic and sweat bricks when it's time to graduate college and find a job, because they don't know what they want to do, but for Michael Christelman, that was not a concern.

Christelman, director of public relations for MK Walker

with ABC, with "NYPD Blue," and they were on the Fox lot."

It was through his connection with his uncle that Christelman became an intern at Fox and eventually an employee.

Christelman was an assistant to the director of public relations for the network and Fox Kids Network. He was also the internship coordinator and was responsible for press clippings.

Christelman's other duties included dealing with both corporate and entertainment public relations (PR). He helped promote such programs as "King of the Hill" and "The Simpsons" as well as promoting Fox Kids Network.

The PR master credits working for Fox as an essential learning tool.

"It was very, very tough!" Christelman said. "If I had walked in off the street for the job, it probably

would have blown me away. You never know what you're getting into until you're there."

"Internships, [although] they might not feel like it at the time, are a wealth of experience," Christelman said.

Christelman worked at the network for a year and then answered an ad for a public relations director from Redlands-based MK Walker Advertising, which offers advertising, marketing and public relations services. The agency quickly responded and offered Christelman the job.

While both jobs were in the public relations field, Christelman said there are some differences.

"At Fox, you had reporters from trade publications like *The Hollywood Reporter* and *Daily Variety* — and those publications are lined up outside to find out what

was going on," Christelman said.

"At MK, it's a little different because we're at the opposite position," Christelman said. "We need to approach the media and approach the community about our clients. I think you always want to have a great relationship with the press."

Christelman's responsibilities at MK include monitoring the media, obtaining any new information on MK's clients as well as promoting them to the public.

The PR director would like to see an expansion in website promotions. Since many businesses have a website, Christelman believes they would get more attention if the locations were more readily accessible to Web browsers.

"No matter how great your website may be, it won't matter if it's impossible to find on the Net," Christelman said.

And he said his other goal at MK is to expand the company's focus on sports manufacturing.

The reason for this goal, Christelman said, is that the agency hopes to attract a hipper, more youthful audience.

Christelman's talent for handling various responsibilities as public relations director has impressed the company's founder, Martin Walker.

"We've been trying to build a PR department so that we could offer our clients a kind of one-stop shop for small and medium businesses," Walker said. "We needed somebody who could do it first-hand, but we also needed somebody who was developed enough to help build the department."

"I had been through four other people who had not succeeded in the position. We were in somewhat of a state of crisis in regards to our clients, who were still paying us to do the service, but I was having a hard time finding somebody to really produce."

"When we interviewed people, we got more and more direct and harsher. We told people, 'Hey, if you can't do this and that, you won't have a job in 30 days.'"

Walker said that no matter what he said to Christelman in the interview, it did not scare him.

"We told him, we need ink on every client within 30 days, and he said, 'Okay, I don't see where that would be a problem,'" Walker said.

"Personally, we liked him and he did more in one week than our other people had done in a month or two," Walker said. "He seemed capable and willing to find people, motivate them and manage them."

At age 24, Christelman lives in Corona with his wife, Deleen, whom he met at Cal State San Bernardino. Christelman said that although he and his wife had the same classes, she is now a teacher at a private preschool.

When he's not keeping track of the fast pace of public relations, he enjoys outdoor sports such as fishing and basketball.

While he describes public relations as a thoughtful public representation of a client, Christelman also said that his job is challenging but fun.

"I would much rather — even if it was less pay — do what I enjoy than get paid more and do something I didn't enjoy," Christelman said.

At a Glance

Who: Michael Christelman

What: Director of public relations for MK Walker Advertising in Redlands

Where: Lives in Corona

Age: 24

Quotable: On why corporate websites should be more accessible to Web browsers: "No matter how great your website may be, it won't matter if it's impossible to find on the Net."

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CORNER ON THE MARKET

Keeping the Customer: A Guide to Higher Profits

Part I of II

by Ron Burgess

An old axiom of marketing is that it costs five times more to get a new customer than it costs to keep an old one. Some experts say the benefit of managing current customers for more business versus new customer marketing is much greater than one-to-five.

According to James Hunter, author of "Business to Business Marketing: Creating a Community of Customers," it can be 30 to 40 times more expensive to acquire new customers than to manage existing ones. He believes that a five percent increase in customer retention equates to a 25 to 55 percent increase in the profitability of a business unit.

According to Lauren Hansen, president of Direct Response

Corporation, in an article published in a current issue of *Marketing Tools*, "customer retention is the hottest topic on the conference circuit these days." She notes that according to Frederick F. Reichheld, author of "The Loyalty Effect," the average U.S. corporation loses half of its customers in five years. Reichheld believes that the most profitable companies have the lowest rate of customer turnover.

Further, studies have shown a correspondence in customer satisfaction equating to profitability. While this notation may surprise few executives, it has been much harder to prove.

Research has shown that companies which are perceived by consumers as offering better service are those having superior financial performance, growth rates and faster recovery following a recession.

Measured as better or worse, the better companies:

- Were able to charge more for the same goods
- Grew twice as fast
- Picked up 6 percent market share per year
- Had 12 percent higher return on sales

Know how to keep your customers

Reducing customer turnover and building business opportunity among existing customers should be part of every business strategy.

Positive consumer perception is the key. Knowledge that your company offers a better product and service will usually produce a positive return on investment.

Know how to relate to your customers

Relationship marketing, which has gained a strong presence among marketing professionals in the last three years, takes the above strategy one step further. Relationship marketing is an approach to marketing that focuses on building strong bonds between customers, clients or donors and the organization.

The result of strong bonding accomplishes the effects outlined above. In addition, this style can also result in building long-term loyalty, creating a defense to competitor attacks. This approach can even create extended sales advocates out of customers.

Know the value of a customer

If "keeping the customer" is so

beneficial, what are the strategies that can increase your company's effectiveness? First, know the value of a customer.

Many companies and organizations still think in terms of "mass-advertising." I hear well-intentioned people from sales departments tell me, "Every consumer has the potential to be a customer," or "you can never tell where that next sale may come from."

While this is clearly not true, it seems to be ingrained in some sales cultures. My opinion is that this type of thinking emerged from the sales motivational experts who have done much to get the salesperson going.

This approach expands the mindset that one should expect and not be surprised to find business anywhere. (While "selling ice to Eskimos" may be possible, I think I'd rather offer them the tropics!)

While I find this type of motivation stirring, and part of every sales (and marketing) professional's training, it is just not efficient. Customers are different; they should not all be treated the same way.

Know how to communicate

Strategies for building loyalty and relationships should include communications tailored for each customer and his or her profile. Making customers out of consumers is not a game of chance. Never stop evaluating the value of your product to the customer. Customers should be rated based on their present and future value to a company.

CORPORATE PROFILE

Vintage Auto Sells a Piece of American History

by Mathew Padilla

Everything about Larry Houle's company appears old. Its headquarters is decorated with vintage American memorabilia, its cars are old, and the company was founded in a refurbished Victorian house.

"My preference has always been antiques and earlier cars," Houle said. "I guess I'm dwelling in the past."

But despite the old facade, Victorian House Vintage Auto Sales Inc., the only auto dealer in the Inland Empire specializing in classic cars, makes use of the latest in technology in everything from its high-tech security system to its web-site.

At www.vintagecar.com Web surfers can view images of the company's classic cars, check out each car's vital stats and find phone numbers to call to begin haggling.

The company has been online since it moved into its Loma Linda site in 1994. There Houle, 56, maintains a museum of classic cars in two 8,000-square-foot buildings on a two-acre lot.

Houle considers himself an Internet innovator in the vintage automobile industry.

"When I started, hardly anybody in this business had a web-site," Houle said.

Now when Web surfers visit a vintage-automobile website other than Houle's, they see a "carbon copy of mine," Houle said.

The Internet has played a significant role in Vintage Auto's growth over the past four years.

Selling about 230 cars annually, Vintage had revenues of \$3.5 million in its fiscal year ended September 1997. That number rose from \$2 million the year before and \$1 million the year before that.

The rise in gross revenue has come mostly from selling more expensive cars.

"I'm tending to attract a higher-quality product," Houle said.



MATHEW PADILLA/The Journal
Larry Houle, owner of Victorian House Vintage Auto Sales Inc., sits with the company mascot, "Spot," in a 1961 Chevrolet Corvette.

Vintage Auto, which maintains about 100 cars on the lot, is among the top national vintage car dealers, which tend to show 100 to 125 classic cars on their lots, according to Houle.

Vintage's customer base includes everyone from celebrities, such as Ian Zerring from Fox's "90210," to local police chiefs. The typical customer is 40 to 50 years old, married with grown children and lives out-of-state and often in another country.

Out-of-state sales are almost always handled entirely over the phone, with customers not seeing the car until after it is purchased and shipped by truck.

To avoid unhappy customers, Houle said he does not sugar-coat each car's performance.

"I make an effort to be open about each car's problems," Houle said.

And if a customer is not happy once the car is received, Houle will take it back. He said he has only had to take one car back since 1994.

A basket of revenue sources

Perhaps the state's most unique auto dealer, Houle charges customers \$3 to see his cars for sale. Customers responding to ads or other leads are not charged, but those who walk in off the street pay

the fee to enter the company's "museum."

Houle said he hung a museum sign up and began charging about a year after he opened because of theft and damage to his vehicles. The entry fee deters teen-agers and others not interested in buying or unable to afford vintage cars, which generally run from \$15,000 to \$25,000, but can sell for more than \$100,000.

The types of cars Houle is showing in his "museum" range from a 1959 Chrysler 300 "E" convertible to a 1933 Ford Roadster Streetrod to a 1966 Ford Mustang convertible.

Most of Houle's business does not come from museum visitors but from advertising in four trade publications and the company's website. Houle owns about a third of the cars on the lot, and sells the rest for car owners for a fee.

Houle also makes money brokering deals for cars he never sees. With his brokerage license, he is able to put buyers and sellers together over the phone and take a percentage of the sale price.

Always thinking of new ways to turn a buck, Houle recently began teaching a car restoration class on company property. After teaching car restoration to packed classes for San Bernardino Adult

Education, Houle realized he could make more money organizing classes himself.

Now he utilizes office space to teach a one-day class for \$125 per person on all major aspects of building a car.

"I felt it was something I could offer the car industry and make a profit at," Houle said.

An obsessed child

Multimillion dollar businessman Houle built his first car when he was 12.

Restoring a Ford Model "T" Roadster was the natural result of a fascination with cars that had been brewing in Houle as a child.

"I just knew I wanted to do something with a car," Houle said.

His father was a carpenter who gave the 12-year-old access to many of the tools he needed for the job of cutting off the top of the car, installing a Chevy V-8 engine and making other improvements.

Although always fascinated with cars, Houle held other jobs before launching his career in vintage automobile sales. In his last job, he worked as a counselor for the state Department of Corrections.

Working out of his Victorian home in Highland in 1991 — where he still lives — Houle officially started Victorian House Vintage Auto Sales while employed by the state.

But he soon learned he lacked the time to do both, and quit counseling for good that year.

These days Houle, in association with another car dealer, plans to capitalize on his success by opening a vintage automobile museum in San Diego.

And with more business than he can handle, Houle is looking for retirees who are interested in full or part-time work and are knowledgeable about cars.

"They [retirees] have a wealth of knowledge to share," Houle said.

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COMPUTERS/SOFTWARE

MICROSOFT Kisses Up to Mac Users

by Kevin Lamb with J. Allen Leinberger

I bring some bias to this review as I have been a Microsoft Word and Excel user for more years than I would like to admit. I never found a reason to stray.

Even the infamous Word 6.0 debacle was not enough to get me to switch to Claris or Word Perfect, though I admit I did dump 6.0 and went back to the venerable and sleek Word 5.1.

So it was with trepidation that I installed the new behemoth, Office 98. Besides, my Excel version was old and creaky, too, and I had read the pre-release hype that touted an extra cool version of this granddaddy of spreadsheet programs.

Well, did I like Office 98? Did I leave it installed? Yes, yes, yes... in fact, I am writing this review with Word 98 and I really do love it.

Bottom line for Mac users is the fact that this software suite is truly a Macintosh package. It was designed for the Mac specifically. It is not a PC version scaled to the Mac as an

afterthought.

Microsoft gave the Apple platform a big boost by bringing this program to market. The Microsoft Office 98 is loaded with tons of new features. Suite, for example, is fast, intuitive and Internet savvy. On a Macintosh G3 it launches in less than two seconds. Word 6.0 took almost a minute.

Getting started

I do not believe I have ever started a review by touting an "installer," but the Office 98 installation procedure is elegant. I cannot resist.

Talk about easy, and easy is what you need with a behemoth like O' 98, I just dragged a folder from the CD-ROM to my hard disk and I was ready to run the programs. No restart was needed.

You also get the option to install Word, Excel or Presentation PowerPoint as individual programs. There is also a very handy de-install button, although on my prerelease version this option crashed my computer. I understand this has been remedied in

the general release version.

On the most general level, what stands out from all other Microsoft programs I've used in the past is O' 98's Internet integration. I first stumbled across this feature when I typed an Internet address in Word and it turned blue with an underline. Wow, instant address linking!

Word 98 will let you save documents as Web pages and attach documents to a message in your e-mail program. Word can also decipher web pages.

Excel

I am not an Excel Power user. I do not crunch giant reams of numbers and pages. But I still use Excel for just about everything that requires numeric tabulation. Call me old fashioned, but I don't even use Quicken for accounting. I'm just a die-hard Excel guy.

I also make a lot of mistakes when using the program's formulas. Well, this version actually makes corrections for me. If I make a formula error, or even a spelling error, Excel knows what I was attempting to accomplish or spell and makes the adjustment for me.

For occasional users of Excel this is a critical feature. It means you don't have to get out your instruction manual every time you want to figure something out.

Excel also gives me a much greater selection of chart types. Now my client presentation documents have a new, enhanced look. I can also share my spreadsheets with

my business partners. Once I have given them a file, they can input and their changes appear in different colors, and the person who made those changes can have their name appear in a pop-up balloon.

My two favorite things about the new Excel:

- Launch Time: Can you say instantaneous?
- And hooray! The greatest feature ever — I can manually adjust the dotted lines in Print Preview to make sure my whole document prints just the way I want it.

About the latter of those two, for those frustrated by Excel's penchant for printing multiple pages on what appeared to be a single-page document, salvation has come. Rather than having to come out of Print mode and re-adjusting the original document, or having to change margins, or worse, printing at less than 100 percent, you can drag the dotted lines in Print Preview and Excel will, if physically possible, print precisely what you see within the dotted boundaries. Love it.

And last but not least, adding or deleting cells is animated. They slide into and out of place and they make noises. I like it.

Word

As I mentioned, I am a Word 6.0 defector. I have been using 5.1 for years now. So going from 5 to Office 98 is like going from an old Jeep to a Land Rover. The changes

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PEOPLE, PLACES AND EVENTS

Ontario International Airport Names Airport Manager

Ontario International Airport has named Peter Drinkwater as airport manager. Drinkwater, a retired U.S. Air Force colonel, has worked closely with Los Angeles World Airports on improvements at Palmdale Regional Airport.

"Peter Drinkwater brings leadership, operational experience and community relations skills to Ontario Airport," said John J. Driscoll, executive director of Los Angeles World Airports.

Drinkwater will replace interim manager Jens Rivera, who has been promoted to assistant airport manager.

Ontario Businesswoman Wins National Award

Ontario businesswoman Kay Presto won first prize at the 32nd annual STP/AARWBA National Journalism Contest. Her technical article "Gearing for Gain" was published in *NASCAR Truck Racing*.

Presto is the media relations manager for the Ontario Convention and Visitors Authority at the Ontario Convention Center. She is also the owner of her own communications company, Presto Productions, in Ontario.

First Security Completes Acquisition of California State Bank

California State Bank has announced the completion of its acquisition by First Security Corporation.

California State Bank has 17 branches, serving small- and middle-market business customers and retail banking clients in the San Gabriel Valley as well as Orange, Riverside and San Bernardino counties.

Under the agreement terms, shareholders of California State Bank will receive 2.13 shares of First Security common stock for each share of California State Bank. First Security will incur a merger charge of \$7.3 million in 1998.

Children's Fund Names Executive Director



Bonnie O'Connor

Children's Fund Chairman Lee Redmond has named Bonnie O'Connor as the organization's executive director.

O'Connor has served as the interim executive director at Children's Fund

since January.

"Bonnie has been a very important part of Children's Fund for the past four years," said Redmond. "Her energy and dedication to helping our kids is highly evident."

Inland Empire Health Plan Names Richard Bruno to CAHP Board



Richard Bruno

Inland Empire Health Plan (IEHP) has appointed Richard Bruno, CEO of IEHP, to the board of directors of the California Association of Health Plans (CAHP).

"I am pleased to be the first director from a health plan headquartered in the Inland Empire to serve on CAHP's board," Bruno said. "It will give me an opportunity to ensure that our region's rapidly growing health care needs are recognized and, hopefully, addressed."

Palm Desert Chamber of Commerce Appoints Executive Director



Susan Harvey

Palm Desert Chamber of Commerce has named Susan Harvey as its executive director. Previously, Harvey served as executive vice president of

extensive experience in refinery operations as well as directing the operations at the company's oil shale mining project in Colorado.

"Molycorp at Mountain Pass is a unique mining operation of tremendous importance and potential," said R. Gene Dewey, Molycorp president. "Allen Randle has proven environmental and regulatory expertise."

Four Million Dollars Allocated for Road Improvements

Assemblyman Keith Olberg announced that California Transportation Commission has allocated more than \$4 million to a road-widening project in the Lone Pine area.

The project involves Highway 395, between Diaz Lake Road and East Inyo Street, which will be widened from two lanes to four lanes.

"Businesses in the region rely heavily on tourist traffic for their economic viability, and these improvements to the main thoroughfare will increase accessibility for outside visitors," Olberg said.

PAS Services Moves to Rancho Mirage

Employee leasing company PAS Services has

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People, places ...

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now set up shop at Rancho Mirage. PAS Services will continue to serve a wide variety of clients at its new location, 39941 Kersten Road.

Shelby Drummond and Patty Semeraro, president and vice president, recognized the need for an employee leasing company in the desert community. Employee leasing companies are on the forefront of providing businesses with tools to grow and succeed.

UCR Presents Distinguished Service Award to Dean of Education

University of California, Riverside, has awarded Irving G. Hendrick the Distinguished Service Award from the UCR Alumni Association.

Hendrick was recognized last month for his service to higher education and his tenure as dean of UCR's education school, which enrolls 130 teaching credential candidates and 100 master's and doctorate program students each year.

It was through Hendrick's leadership that the school of education established the Comprehensive Teacher Education Institute, which was named the nation's most distinguished program in teacher education in 1997 by the Association of Teacher Educators and the California Educational Research Cooperative.

Valley Health System Purchases

Interest in Hemet Global Services, Appoints CEO

Valley Health System's board of directors has voted to exercise the option to acquire an additional 13.32 percent of physician management services organization, Hemet Global Services LLC. Valley Health's interest will be 43.32 percent. Purchase price for the 13.32 percent interest is \$4,520,400.

In January 1997, Valley Health and Dr. Kali Chaudhuri had formed the limited liability company to provide administrative services to medical groups.

Also, John P. Lauri has been appointed CEO of Valley Health System by the board of directors.

Lauri will also act as CEO of Valley Health Care Management Services LLC, a newly-formed management services company co-owned by Valley Health System and KPC Global Care Inc.

San Bernardino Mayor Appoints Director of Marketing

June Durr has been appointed by San Bernardino Mayor Judith Valles as director of marketing and public affairs for the city.

Durr's responsibilities will include serving as a liaison with the mayor's staff, agencies and department heads to help promote the city within the community and outside markets.

Durr has 35 years of marketing, public relations and special events experience in areas such as Los Angeles, Orange County and the

Inland Empire. Previously, Durr served as corporate director of marketing for the Harris' Department Store chain.

Local CPA Firm Appoints Palm Springs Manager

Maryanov, Madsen, Gordon & Campbell, a certified public accounting firm, has named Kathe Carolin as manager in the firm's Palm Springs office.

Carolin will provide accounting, audit, tax and consulting services to clients in the construction industry, and tax planning and compliance services for individuals.

SBA Names Advocate of the Year

The Small Business Administration (SBA) has named Gary Youmans, executive vice president with Fallbrook National Bank, as its San Diego District Financial Services Advocate of the Year.

With more than 30 years experience, Youmans has a 20-year track record for developing highly effective SBA lending programs at banks throughout the region. Youmans has made the SBA lending program at Fallbrook National Bank one of the leaders in minority lending.

"Gary has earned a well-deserved reputation as the 'godfather' of small business lending in San Diego County," said George P. Chandler Jr., SBA district director. "He has committed more than two decades of his career to developing active, responsive SBA departments."

Pomona Valley Hospital Names Five Directors

Kathy Roche has been appointed director of marketing and public relations at Pomona Valley Hospital Medical Center (PVHMC), announced president and CEO Richard E. Yochum. The CEO also announced that Chris Aldworth was appointed director of planning and three others were appointed as administrative directors.

Roche will be responsible for overseeing the development and implementation of the hospital's marketing and public relations plan. She began her career with

PVHMC five years ago as community services coordinator for the hospital's marketing and public relations department. Prior to that, Roche held positions with United Way Inc., Mount Baldy Region and Samaritan Counseling Center.

Aldworth will be responsible for facilitating and providing staff support in business and community health planning activities for the hospital. He will also serve as business and development planning consultant to hospital departments and product lines.

Aldworth began his career with PVHMC 20 years ago as a respiratory care therapist and has also chaired the hospital's Management Action Council. He also served as community benefits coordinator and oversaw the hospital's compliance with Senate Bill 697, a revenue accountability bill for non-profit hospitals.

Teri Hall has been appointed administrative director of the hospital's new family health center. She will be responsible for the day-to-day operation of the health center, which includes 23 staff members, seven faculty physicians and 10 resident physicians.

Robert E. Jacoby has been appointed as administrative director of radiology. Jacoby will be responsible for planning, budgeting, policy procedures, regulatory compliance, and equipment evaluation and purchases.

Michele Barranca has been appointed administrative director of the Robert & Beverly Lewis Family Cancer Care Center. In her new position, Barranca will oversee the day-to-day operation of the cancer care center.

Charlotte Russe to Open at Montclair Plaza

Charlotte Russe was scheduled to open for customers at the *Journal's* press time, the end of June, in the Montclair Plaza. The women's ready-to-wear apparel shop offers ladies' clothing and sportswear and accessories.

The store, which caters to women aged 16 to 35, offers a variety of styles to appeal to the diverse tastes of the '90s woman. The store will be located on the mall's upper level.

THE EMPLOYERS GROUP Getting the Facts About Off-Duty Liability

by Barbara Lee Crouch

Most enlightened employers will try to assist employees who wish to organize off-duty activities. Any group of people who regularly have fun together will often develop positive relationships which foster cooperation and team work in the workplace.

While this appears to be a "win, win" proposition, there is a downside. The employer may be held liable under California workers' compensation law for injuries incurred during the activity, if the employer is perceived as gaining a measurable benefit from the activity or sponsors the activity in some way.

The workplace itself provides more than enough exposure to workers' comp costs without adding the burden of incorrectly assisting or aiding employees with their off-duty social, recreational or athletic activities.

Injuries sustained by employees while participating in recreational, athletic or social activities are generally not compensable under the workers' compensation law. California State Labor Code Section 3600 states that an employer is not liable for injuries that arise out of "voluntary participation in any off-duty recreational, athletic or social activity not constituting part of the employee's work-related duties, except where such activities are a reasonable expectancy of, or are expressly or impliedly required by, the employment."

Under California Labor Code Section 3600 (9), employers are required to post and keep posted in a conspicuous place or places (if you have one or more locations or buildings at one location) a notice advising employees of the provisions of Section 3600. This posting as required must contain the following language:

Notice to Employees

"Concerning off-duty, recreational, social or athletic activity, your employer or its insurance carrier may not be liable for the payment of

workers' compensation benefits for any injury which arises out of an employee's voluntary participation in any off-duty recreational, social or athletic activity which is not a part of the employee's workrelated duties."

However, the mere posting of this notice will not limit the liabilities of employers for off-duty, recreational, social or athletic activities.

If you perceive that there will be a positive benefit from the activity, it may make good business sense to simply accept some potential liability, declare your sponsorship and share in the morale boost generated by the activity.

To limit your exposure and protect the company from liability, you should consider the following measures:

DO:

1. Notify the employees by posting a notice that the company does not approve nor sponsor this type of activity. That it is completely up to the individual employee as to whether or not they participate in the activity.

2. Post the above required statement that the company may not be liable for any injuries as a result of this activity.

DO NOT:

1. Control or direct the time, place and manner in which activity is formed or played.

2. Pay any fees, such as diamond fees, lighting fees, room fees, etc.

3. Allow nor pay for the use of your company logo.

4. Furnish employees with shirts, uniforms, etc. using your company logo.

5. Furnish employees with, nor buy them equipment, refreshments, etc.

6. Allow employees to use company time or company facilities or equip-

ment to plan, organize, develop or disseminate information about such activities.

7. Become involved in or direct employee meetings and/or games. It must be done on their own time and away from the work site.

8. Receive any measurable benefit from this activity. Example: Your employees are playing a competitor, wearing your company logo, and the results are published in a newspaper. This is advertising your company, therefore it is a measurable benefit.

9. Become involved in recruiting employees for the activity.

10. Pressure employees in any way to join in such activities.

Always keep in mind that

where, at the time of the injury, the employee is performing service growing out of and incidental to his or her employment and is acting within the course of his or her employment, the employer will be held liable for such injuries. The burden of proof always lies with the employer to disprove liability.

Barbara Lee Crouch is the Riverside-San Bernardino counties regional manager for the Employers Group. The 102-year-old not-for-profit association is one of the largest employer representatives for human resources management issues in the nation. The group serves more than 4,000 member firms which employ approximately 2.5 million workers. Crouch may be contacted by calling (909) 784-9430, or you may visit the Employers Group Web site at <http://www.hronline.org>.

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EQUAL HOUSING LENDER

Microsoft ...

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are overwhelming.

I suppose I should talk about the "help" feature. Help is animated. You either get a baby Macintosh computer or a tuxedo'd butler to keep watch on your work.

This cutesy Quicktime file sits to the side of your document and watches while you work. If you make a blatant error, the assistant (or on-document colored underlining) tells you that you have probably goofed.

Or, if you have chosen to do something in a clumsy or tedious manner, the assistant will offer suggestions.

Word Art is a revelation to me. I can choose to glitz up my documents with a side-program that lets me bend and skew fonts as well as add colored textures, shadows, drop shadows and dozens of other effects.

I formerly used a stand-alone

program to do this. Now I can throw it away. And Word Art design is importable to other programs like PageMaker.

Briefly, other features are WYSIWYG style menus for font choices, which display name, size and color. Other flagging features are automatic underlining of spelling and grammar errors (different colors to differentiate).

Spelling errors are easier to fix in Spell Check, too. The actual context of the error can be repaired in "real time" instead of a callout box, as I had become accustomed to.

With "on-the-fly" enabled, Word automatically corrects as you type. Basically, the proofing package is thorough and fast. You can enable or disable as much as you need or do not need.

In fact, the whole program is customized. If you do not care for what the default interface offers, you can customize

everything: toolbars, menus, even commands.

And if you are still a Word 5.1 user, this version of Word even recreates Word 5.1's menu bar to help you acclimate to Word 98 gracefully.

Bottom line here is that there are so many new and satisfying features, you simply have to use the program to appreciate it.

PowerPoint

PowerPoint is Microsoft's slide presentation program. I have only begun to use this recently, so I cannot comment on how "new and improved" it is. I can tell you what it can do.

The best part about this program is that Microsoft has chosen to do most of your work for you. Templates, animation, shapes and transitions (reminds me a little bit of Adobe Premiere) are all integrated to give a flow to your presentation. Your boss will think you spent hours on your work, not seconds.

You can prepare your work in an outline view with finished slides in view and available to you so you do not have to go back and forth between your creations to see if all your points are going to fit. And now, when you amend your work, you can create slide-show subsets of a master show within the same document. This is a great time saver.

You also get multiple levels of Undo and, as previously mentioned, PowerPoint is Internet friendly for Web page integration.

Extras

I found myself wondering how Microsoft got so much information on one CD-ROM. You get a ton of art. You get Outlook Express. You get Microsoft's infamous Web browser, fonts and more.

Upside/downside

Office 98 is another nail in the coffin for 680X0 users. If Apple has not forced you into the PowerPC world yet, then Microsoft will. You have to have a PowerPC to run this program.

And, it better be fast and it better have a ton of RAM. Reality dictates that you should be a G3 owner to really make Office 98 happy. I was getting along fine with Word 5.1 eating up a couple megabytes of RAM.

Get ready to give Word 98 a full 9 MB. If you use RAM Doubler to circumvent the memory requirements, you'll have to update 2.0 or buy the newest version.

On the upside, you get a fully integrated Macintosh-friendly program. Office 98 is more Mac-like than anything Microsoft has ever made. If you are a stand-alone Word, Excel user, you will not regret buying the program.

If you are a registered Office 4.2 user, do not hesitate. Upgrade today. This may be the nicest thing Microsoft has ever done for you. List price on the upgrade is \$299, less via mail order.

Kevin Lamb is senior partner of Quinn/Lamb Media and a long-time Macintosh operator.

EXPORTING

Big Emerging Markets Focus of U.S. Exporters

by Susan Thomas

The economic future of the United States depends on successfully competing in the rapidly changing global economy. The U.S. Department of Commerce analyzed the world economy and determined that the greatest export opportunities are in countries defined as big emerging markets (BEM).

By the year 2000, these countries are expected to account for the same value as our exports to Japan or Europe, currently accounting for the bulk of our trade. By 2010, exports to the BEMs are expected to exceed exports to Japan and Europe combined.

The BEMs have been defined as Chinese Economic Area (China, Hong Kong and Taiwan), ASEAN countries (Brunei, Malaysia, Philippines, Singapore, Thailand, Indonesia, Vietnam), India, South Korea, Mexico, Brazil, Argentina, South Africa, Poland and Turkey.

Argentina is the richest country in South America and represents a model of economic reform and vibrant market economy.

The Association of South East

Asian Nations (ASEAN) was established to promote political, economic and social cooperation among its seven member countries. ASEAN countries represent a market of more than 300 million consumers.

Brazil is one of the largest economies in the world and South America's dominant economic force. Brazil is the third largest U.S. product market in the Western Hemisphere.

The Chinese Economic Area is the fourth largest market for U.S. exports and the seventh largest economy in the world.

India represents untapped potential for U.S. goods and services. India has a growing middle class, and 200 million Indians have annual incomes comparable to those in the United States.

Mexico is the second largest trading partner of the United States. The growth of the Mexican market has accelerated because of its close association with two of the world's most important industrial economies: the United States and Canada.

Poland has one of the fastest growing economies in Europe,

with a government committed to continuing market reform and to providing a legal, political and economic infrastructure for a thriving market economy. U.S.-Poland bilateral agreements have created an expanding, stable economy for U.S. companies doing business in Poland.

South Africa is the most advanced and productive economy in Africa. South Africa is expected to experience an economic boom in the next few years, generating higher disposable income and sustained economic growth.

South Korea is the 13th largest economy in the world. Almost 25 percent of Korean imports come from the United States.

Turkey, the most significant market in Eurasia, has a population of more than 60 million and a gross domestic product of \$220 billion in

purchasing power equivalent. Increasing exports to Turkey could create an additional 200,000 U.S. jobs.

All BEMs represent excellent long-term prospects for U.S. exporters because of large territories, significant political influence in their regions, and economic growth that spills over into their respective geographical areas.

Their large populations create massive demands for infrastructure products and consumer goods. BEMs have undertaken significant economic policies that contribute to faster growth and expanding trade and investment with the rest of the world.

President Clinton announced a policy of establishing and expanding partnerships with BEMs that fuel growth, new jobs and higher

continued on Page 17

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LAW

The Art of Advocacy in Mediation

by Lazaro E. Fernandez

Mediation is unique among the various dispute resolution mechanisms because it is the parties, with the help of a mediator, who craft their solution to their problem. No other dispute resolution system allows for this.

If you have ever participated in a mediation, you know that advocacy in mediation requires different skills than advocacy at trial. In many ways, a mediation differs from trial because you are working with different players, playthings and processes.

Instead of a fact-finder, such as a judge, there is a mediator who manages the three-way negotiating settlement process. In a mediation, the primary "plaything" is not tangible, it's information. A key element of the process is negotiating for information, and new informa-

tion can often close a settlement gap.

Now suppose you become involved in a mediation, either for a personal cause or as a company representative. Use the following to enhance your role as a mediation advocate by putting a few of these pointers into practice.

Take an active role: design the process. You should carefully select the mediator. Make sure neither you nor the other side have any conflicts of interest. Next, schedule a full day for the process; do not make early dinner plans.

Walk in prepared for your best and worst case scenarios. For this, you must know your BATNA (best alternative to a negotiated agreement) and WATNA (worst alternative to a negotiated agreement) — that is what your case or your company's case is worth.

Next, prepare yourself or your

client by making certain he or she understands the process and roles, such as the different functions of joint and caucus sessions. The former means that the exchange of information takes place with all parties present; the latter means the mediator will meet with just one side. In this case, do not read too much into this. Remember that the mediator is an impartial party, though not necessarily a neutral party.

Never walk into a mediation without obtaining the authority you need to settle. You will waste the mediator's time as well as the other side's time and may be suspect as to your "good faith" in attending or in attempting to mediate the conflict.

Know your monetary and non-monetary limits. If more authority of either type is needed, can you reach the decision-maker by phone on short notice?

Make sure you file a brief position paper with the mediator. Use attachments, exhibits and key documents. Be brief, frank and persuasive.

Protect your personal confidentiality or trade secrets and customer lists by signing an agreement to mediate with a confidentiality clause. Use documents and exhibits that speak louder than words. Bring a draft settlement agreement to the mediation so it can be signed by all required parties if a settlement is reached.

Set a friendly, cooperative, but persuasive, tone, and be cordial but

not too formal. Do not antagonize your opponents; they will not listen to you if you attack them, and you cannot settle the case without their agreement.

Remember to write or outline your opening carefully, and then set it aside. This may be your only extended opportunity to speak to the other side and impress them with your commitment to the case at hand as well as your preparation.

Do not be afraid to ask questions. Your opponents have information that may be useful to you in assessing their interests and the strengths and weaknesses of the case. This information will allow you to better analyze the solution to the problem or at least move closer to a resolution.

Remember to focus on interests, not positions. Base your offers on benchmarks (e.g., lost wages plus relocation expense). You should be hard on the problem, not the people.

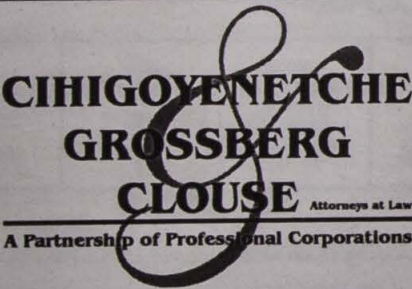
Your client will need to talk, but decide in advance whether in joint or caucus sessions. All clients usually need their day in court. Mediation is no different.

Even if you cannot resolve the problem in its entirety, you may be closer to a resolution; and if that is the case, then the mediation was valuable.

Lazaro E. Fernandez is a partner in the downtown Riverside law firm of DesJardins, Fernandez & Smith LLP.

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1. Barrett Business Services 1887 Business Center Dr., Ste. 3 San Bernardino, CA 92408	8 54	\$3,000,000 N/A	1979 Portland, OR	Human Resource & Risk Management Services	Keith M. Rentschler Vice President (909) 890-1030/890-1011
2. W.G.I. Solutions 2409 S. Vineyard Ave. Ontario, CA 91764	5 22	\$51,000,000 60	1988 Cerritos, CA	Industrial, Clerical, P.E.O. & Transportation Compliance & Staffing	Ed Torres Regional Director (909) 947-4990/351-9941
3. Comarco Staffing, Inc. 14011 Park Ave., Ste. 170 Victorville, CA 92392	4 5	WND	1989 Victorville, CA	Clerical, Light Industrial, Engineering/Tech.	Robert Lovingood President (760) 245-1460/245-1725
4. Harding Personnel 2234 S. Mountain Ave. Ontario, CA 91762	3 5	WND	1985 Ontario, CA	Technical, Clerical, Light Industrial, Permanent Placement	Bonnie LaBarber General Manager (909) 467-3200/467-3206
5. Amvigor Engineering Services 569 N. Mountain Ave. Upland, CA 91786	2 3	\$800,000 30	1988 Upland, CA	Engineering, Clerical, Technical, Computer, Light Industrial	Victor Telikar Director of Engineering (909) 920-5037/920-5040
6. Culver Personnel, Inc. 3200 E. Inland Empire Blvd., #150 Ontario, CA 91764	2 21	WND	1995 San Diego, CA	Sales and Management	John Breen Branch Manager (909) 989-3333/989-3962
7. Kelly Staff Leasing 30 Corporate Park, #110 Irvine, CA 92606	1 18	WND	na San Diego, CA	H.R., Payroll, W/C, Govt. Compliance	Joseph Tuskan Regional Sales Manager (619) 409-1962/498-8429
8. Princeton Corporate Consultants 630 S. Indian Hill Blvd., Ste. 1 Claremont, CA 91711	1 3	\$2,100,000 N/A	1986 Encino, CA	Medical Device/ Pharmaceutical	Steve Adams V.P., Operations (909) 625-3007/621-0315
9. Starks & Associates 1150 N. Mountain Ave., #101A Upland, CA 91786	1 1	N/A	1995 Upland, CA	Telecommunication, Sales/Marketing	Anita Starks Principal Consultant (909) 931-4441/931-4445
Kim Staff Employer Outsourcing Services, Inc. 9 Executive Circle, Ste. 200 Irvine, CA 92612	0 1	WND 11	1997 Irvine, CA	Risk Management, Customized Services, 401K Options	Lynn Greeley Vice President (949) 752-2995/756-5015
11. Pas Services 39941 Kersten Rd. Rancho Mirage, CA 92270	1 1	\$2,000,000 160	1989 Rancho Mirage, CA	Employee Leasing	Shelby Drummond President (760) 770-4055/770-2771

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Emerging Markets ...

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standards of living for people throughout the world. To this end, the Administration is assisting U.S. companies by securing market access, providing financing and supporting overall export efforts. Information is being gathered and analyzed, and then provided to U.S. companies.

Negotiations are ongoing with BEMs to assist in the development of skills and institutions that build modern capitalist systems.

Despite the U.S. commitment, expanding exports to BEMs is complicated by many issues. Standards are not always established for protecting copyrights, patents and trademarks. Many BEMs are on the verge of manufacturing weapons of mass destruction. Some are undergoing

both economic and political reform.

There are ongoing debates over human rights policies and labor standards. Environmental issues cannot be resolved without cooperation from the BEMs.

But BEMs cannot be overlooked by U.S. exporters. BEMs are moving up the economic ladder and spreading benefits of success. American products, services and technological know-how can help enormously while increasing our own ability to compete and create jobs.

Susan Thomas established Export Associates in 1991 specifically to help small manufacturers get their products sold on the international market. Thomas may be contacted at (714) 282-7694 or smtex-ports@aol.com

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MANAGING
Getting the Most Out of Training Technology

by Peta Penson

Managers in fast-paced businesses where markets or service demands change all the time face a huge challenge to continuously improve employee performance while achieving better business results. They are learning not to hire for static job specs but instead for core competencies. But as a result, employees' skills sets require continuous retooling, "upskilling," tweaking, etc. Self-reliant in career development and benefits management, employees log on to find job openings, alter a 401K, track a dental bill or change personal data.

More and more companies are setting up user interfaces to make it a short cyber hop over to the training departments where you can drive your own training.

As we automate and more self

service technology becomes available to diagnose, deliver and track what learning an individual employee needs, the role of the training department becomes more that of a traffic cop, pointing the way to approved training resources and killer applications. These resources provide training "bits" on demand — real-time targeted training, delivered without the traditional staffing requirement — "bits" instead of "butts" in chairs.

Today's business results are being measured in precise return-on-investment terms. Managers have to capture data on how effective each training expense really is, and mastering the technology that supports this is critical.

To be a good resource to your people, you've got to know what's changing in the training industry as it relates to technology. Here are some of the trends:

Marriage between companies

The cohabitation (or marriage) of content and technology companies is the biggest trend. At the recent national convention of the American Society of Training and Development (ASTD), many newly aggregated technology solution vendors seemed to fall into three categories: 1. Front line companies formally joining together (even long-time competitors are now part of one company), 2. Strategic alliances of compatible companies who cross refer business, and 3. Alliances of access where the base technology is too expensive to develop for companies who sell unique content so they partner with technology-only companies to deliver their content to the client.

Virtual education

Currently ASTD estimates that there are more than 275 vendors building content programs (team building, conflict resolution, assertiveness, customer service, diversity, finance, etc.) for delivery on corporate networks. The companies who lead in legally defensible technology are few, and they have begun providing delivery platforms for all sorts of content. According to ASTD, 83 percent of large companies have an objective to implement online learning next year. Whether it's live, instructor-led, or self-paced, asynchronous or collaborative learning, training products have to be easy to use, flexible and online in environments that are web browser based and full of compelling multimedia approaches — anywhere, anytime training.

Interactive resume

By 2001, the industry predicts that every employee will conduct the bulk of their HR and training transactions online, and these systems will help managers make strategic decisions about people. The expectation is that every employee will be able to build a portfolio of learning and accomplishments — sort of an interactive resume — which displays the

employee's contributions and capabilities. As a retention strategy nothing works more powerfully than giving individuals control over their own workplace destinies.

No packaging

Packaging is irrelevant. As virtual products and services become the norm, a training solution no longer has to be well-packaged or, as they used to say, able to fall on your foot. Now the trend is toward no package.

Paper is not dead.

You may have noticed that web-delivered training contains more imagery and less verbiage. But there is a ton of paper-based advertising accompanying most of it. People still need paper-based cues or pointers that tell us where to go in the virtual world to find the content we're looking for. In fact, these electronic times offer some surprises. There's a rather serious study by paper company Georgia Pacific, which reports that 70 percent of e-mail receivers print out parts of their e-mail, and 40 percent print out most of their e-mail. In fact, when e-mail is introduced into a company, the use of paper jumps an average of 2.5 percent! So most of the virtual training material will also be able to be printed out.

Redefining relationships

New training technology is redefining the relationships between managers, the company training staff and the information technology folks. All are being asked to help with what are really allocation issues. There are scarce resources in every company to provide information and measurement. Yet the potential of such metrics is a whole new level of organizational intelligence with a specificity that can be scary unless you then do something with it. Given that managers say they haven't time enough to meet their own business objectives, the irony may be that the net gain from technology in disposable time is zero.

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ENTREPRENEUR OF THE YEAR

A Closer Look at the Oscar of Business

The Entrepreneur Of The Year awards program was founded by Ernst & Young LLP in 1986 in Milwaukee, Wisconsin. The program was established to honor entrepreneurs whose ingenuity, hard work and perseverance have created and sustained successful, growing business ventures.

Now celebrating its 11th year, the Entrepreneur Of The Year program is held in 47 cities across the United States and 10 countries internationally. In each of these locations, regional award recipients are selected from nominations solicited from the local business community.

National sponsors include the Entrepreneur Of The Year Institute, the Center for Entrepreneurial Leadership, Inc., at the Ewing Marion Kauffman Foundation, *USA TODAY* and the Nasdaq Stock Market. Joining these sponsors as regional patrons are Edison International and J & H Marsh McLennan and Citibank Private Bank. Among the Inland Empire patrons and media sponsors are Bowe, Cherzer & Company, Mission Inn, Exhibit Group Giltspur Las Vegas, California Manufacturing Technology Center, *Press Enterprise*, *Business Wire*, *Desert Sun* and *Business Press*.

Other local sponsors are Citizens Business Bank, Loma Linda University Medical Center, WCM Investment Management Inc., The Gas Company, and Varner, Saleson & Dobler.

Who is eligible?

A nominee must be an owner/manager primarily responsible for the recent performance of a company that is at least two years old. Founders of public companies are eligible, provided the founder is still active in top management. Individuals who have made an outstanding contribution to the entrepreneurial spirit or helped an entrepreneur become successful through business or academic support are eligible for a Supporter of

Entrepreneurship award.

Who can submit a nomination?

Anyone who is associated with a successful entrepreneur can nominate a candidate. This includes spouses, customers, colleagues, bankers, attorneys, employees, vendors and entrepreneurs themselves.

The nomination process requires only the completion of the official nomination form. No fee is required. Nominations are generally accepted from January through April.

Who are the judges?

The regional and national panel of judges is composed of fellow entrepreneurs and prominent leaders from academia

and business. The regional panel chooses finalists and award recipients in several special and industry categories. Special categories include emerging, master and corporate.

Industry categories include business services, technology, distribution, consumer products and manufacturing. Each panel of judges is allowed complete discretion in determining categories and award recipients.

Judging for the Entrepreneur Of The Year program is a comprehensive process. The nominee's background is considered, including special skills, experience and major accomplishments.

The history of the nominee's company is thoroughly evaluated. This assessment includes the source of the idea for the original strategy, management, marketing and the company's current stage of development. The valuation also includes a description of the company's major products and services and how it has demonstrated excellence in its field or industry.

The judges review how the

nominee's company or organization is unique or innovative in its relations with employees and customers. Future plans for the company, which demonstrate the nominee's planning skills, are taken into account. Socially responsible activities show how the nominee has used his or her strategies, resources, financial commitment and creativity to help the community.

Award announcements

Each regional competition culminates in June with a black-tie banquet highlighted by a presentation of award recipients. Regional award recipients are then inducted into the Entrepreneur Of The Year Institute at the annual international conference, which will be held in

Palm Springs this November. The free lifetime membership in the Institute is limited exclusively to Entrepreneur Of The Year award recipients.

A blue-ribbon independent national panel of judges selects the national award recipients in several award categories from among the regional award recipients. National award recipients and finalists will be announced and honored at the international conference. One of these award recipients will be selected as the Entrepreneur Of The Year.

The Entrepreneur Of The Year Institute

The institute was created to celebrate accomplishments of the world's great entrepreneurs and to increase public awareness of the benefits these innovators provide to our society. Its purposes are to provide a forum for entrepreneurs to express their views, be a source of information, facilitate networking and idea sharing, help educate members, promote entrepreneur-

ship and commemorate the achievements of successful entrepreneurs.

As a lifetime member of The Entrepreneur Of The Year Institute, each award recipient can declare membership in this elite group in all corporate communications. Members receive a membership directory and a quarterly newsletter and participate in local chapter activities. Each year, institute members are invited to attend the international conference. There they socialize and network with other successful entrepreneurs and can take advantage of numerous presentations and workshops on entrepreneurial topics.

Benefits of Entrepreneur Of The Year

Entrepreneur Of The Year finalists and award recipients benefit from local, regional, industry and national media recognition. In addition, as testimony to the excellence of their companies, the honor is beneficial in marketing and public relations efforts.

International award recipients and finalists will be featured in a special *USA TODAY* supplement and the Ernst & Young *Entrepreneur Of The Year* magazine following the international conference.

Each year, a survey of prior Entrepreneur Of The Year award recipients is conducted. Recipients have indicated that receiving the award:

- Enhanced their reputation
- Improved employee morale
- Improved lender relations
- Increased sales

The Entrepreneur Of The Year award stands for excellence. As a result, many award recipients have mentioned their award in sales literature as an additional selling point and use their recognition in public relations efforts as a testimony to the excellence of their companies.

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ENTREPRENEURS OF THE YEAR

Inland Empire Entrepreneurs Honored with "Oscars"

by Stacey Gallard

They call it "the Oscar of business" and for good reason. The ceremony for the 1998 Ernst & Young LLP's Entrepreneur Of The Year Awards feels like a night at the Oscars. With guests in tuxedos, video clips of finalists, and a lot of thank yous, the event at the Riverside Convention Center last month could have been hosted by Billy Crystal. This year's event marked the program's 10th year in the region and honored outstanding entrepreneurs of the Inland Empire and the Las Vegas area. Entrepreneur Of The Year winners are chosen from regions worldwide. In order to be eligible for the program, nominees must be from private companies at least two years old. And they must be owners or managers responsible for their companies' recent financial performance. Judges for the program considered the strength of the records of nominees, including experience, special skills and major accomplishments. And the judges looked at nominees' participation in business, community and civic organizations.

And the winners are . . .

Master



Johnny R. Thomas, Chairman & CEO AgriBioTech Inc., Las Vegas

Quote: "I guess it's a lot easier to win when they only put one person in your category."

Johnny Thomas knows a lot about farming and agriculture. After all, he was once a farm boy in New Mexico.

Utilizing this home-grown experience, Thomas incorporated it, along with earning a doctorate in genetics and plant breeding, into the thriving forage and grass seed company AgriBioTech Inc.

Founded in 1994, AgriBioTech is a forage and grass seed company that sells in the United States as well as overseas. Key customers for AgriBioTech are livestock farmers, home owners, parks and golf courses.

In the United States, forage and turf seed is a \$1.1 billion industry, built up mostly by "mom-and-pop" organizations. AgriBioTech's strategy is to consolidate business through aggressive acquisition and introduce the latest in biotechnology to its customers.

Besides having a goal of becoming the leader in the forage and grass seed industry, the firm plans to include joint ventures in researching areas to improve the quality of its products. The firm is also active in becoming the partner of choice for biotech breakthroughs. As it grows, AgriBioTech strives to maintain its "small company" environment by treating employees as members of an extended family.

Technology



Garner Holt, President, Garner Holt Productions Inc., San Bernardino

Quote: "I'd like to let everybody know that my dream came true and anyone's dream can come true who has the desire and the perseverance to do so."

Garner Holt founded Garner Holt Productions in 1976 at the age of 17. Using money his parents set aside for his college education, Holt began creating mechanical human and animal figures in his garage.

His early efforts attracted the attention of Disney's top engineers. But Holt refused a job offer from Disney and decided to pursue a business of his own.

Today Garner Holt Productions is known throughout the theme park industry as a creator of unique and innovative animatronics and special effects. Animated characters are combined with computer technology, mechanics, electronics, plastics, art and costuming to create the illusion of a living human creature.

The company is currently developing walking figures, interactive animatronic characters and an incredible realism never before achieved.

The company serves a wide range of entertainment and theme park clients, including Universal Studios, Disneyland, Disney World, Knott's Berry Farm, NASA/Marshall Space Flight Center and the Chuck E. Cheese Restaurant chain. One of its most recent projects was an animated 40-foot tall Trojan Horse for the FAO Schwarz store at Caesar's Palace in Las Vegas, Nevada.

Plans for the future include having the company grow at a sustainable rate, with a focus on core business and products, while also seeking potential new lines of business. Thanks to a strong management team, Garner Holt Productions is making the transition from an entrepreneurial company to a streamlined corporate manufacturing organization.

Construction



Frank Martin, President & Owner, Martin-Harris Construction, Las Vegas

Quote: "It's one thing for an entrepreneur to sell a job, but it's quite another thing to have the staff to execute it and back up everything you said."

Frank Martin could be a symbol for hard work and ambition. After beginning his con-

struction business from the back of his truck, Martin founded Martin-Harris Construction in 1977 in Las Vegas, Nevada.

At the time, he was doing mostly the framing structure for residential projects. Soon after, business for the company included industrial as well as residential. Today its customers range from "mom-and-pop" operations to Fortune 500 companies.

Martin-Harris differentiates itself by being a builder, not a contractor.

And Martin-Harris is an innovator in the use of computer technology for estimating costs. Using a database of costs, the firm is able to provide exact cost evaluations from drafting of the design to actual project bidding.

This process nearly eliminates cost surprises. As a result, 85 percent of the firm's business has been secured through negotiated projects.

Martin-Harris Construction is listed as one of the Top 400 Contractors in America by *Engineering News*.

Although he has his hands full with the business, Martin also finds the time to teach others the real nuts and bolts of the construction industry.

Distribution



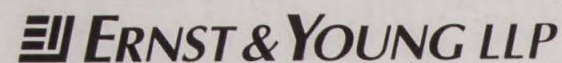
Martin Terzian, President & CEO, Pacific Connections, Ontario

Quote: "A company should embrace change and not be afraid of it."

When Pacific Connections hired Martin Terzian in 1980 as an assistant to the company's general manager, the firm probably wasn't prepared for the direction that Terzian had chosen to take them.

Terzian was determined to bring an international presence to the company. The firm, which produces handbags, wallets and backpacks, has since constantly readdressed the ever-changing demands of the fashion industry.

In 1985, Terzian became a 10.5 percent partner in the company. In 1991, Terzian's ownership increased to 25 percent, and in 1995, he



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Construction Entrepreneur Of The Year*



Frank Martin
Martin-Harris Construction

Technology Entrepreneur Of The Year*



Garner Holt
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Johnny R. Thomas
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William Hay Denise DuBarry-Hay
Thane International

Distribution Entrepreneur Of The Year*



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Pacific Connections

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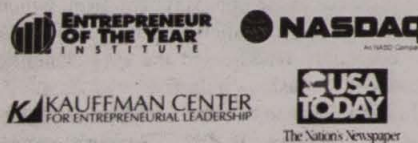


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Inland Empire Benefiting from Latest NAFTA-Driven Expansion

by Jon Walz

First came the passage of the North American Free Trade Agreement in 1993. A year later came the government-forced peso devaluation. These two events created a flurry of expansion along the Southern California-Mexico border region that has positively impacted development not only at the border itself but in the Inland Empire as well.

Now NAFTA-driven expansion is getting yet another boost as Mexico's economy stabilizes, local content regulations are phased in, and turmoil in Indonesia only enhances the appeal of Mexico and Latin America as industrial meccas.

The resulting pent-up demand for facilities in Mexico, coupled with the high cost of land in San Diego and Orange counties, bodes well for the Inland Empire industrial/distribution market — particularly when the added benefits of the region's strong

labor pool and affordable housing are considered.

Since the passage of NAFTA, numerous Asian-based multinational manufacturers have committed to industrial facilities in the Mexican border region. These include Sony, Samsung, Matsushita, JVC, Sharp and Sanyo.

While not an economic cure-all, NAFTA has increased Southern California exports, heightened the region's exposure and competitiveness in the global marketplace, and strengthened the local economies within the Southern California region as a whole.

In the first quarter of 1997, Mexico imported \$2.3 billion in capital goods made in America, a 35.7 percent increase over the same time the previous year. And in a single year, 1996, California exports to Mexico grew by \$2.6 billion to \$9.1 billion!

NAFTA's local content regulations are changing. By 2001, a much

higher percentage of components and raw materials used in the assembly process must be made in North America in order for firms to participate in NAFTA.

While these new regulations are being gradually phased in, many suppliers are moving fast to establish facilities in North America. If these firms locate in the United States, under NAFTA they can trade with Canada and Mexico.

But if they locate in Mexico, they have the benefit of NAFTA as well as being able to take advantage of Mexico's trade relations with Latin America. This is triggering a whole new wave of development in Mexico as foreign manufacturers seek to maximize their trade opportunities.

Mexico's industrial development is further benefiting from the crisis in Southeast Asia. Investors and companies who believed that the region held even more promise than Latin America due to its plentiful supply of

"cheap" labor and the relatively unlimited demand for locally produced consumer products have had their hopes dashed. Unfortunately, infrastructure problems have made it difficult, if not impossible, to access this large labor force, and the region's current social and economic turmoil only compounds the issue.

Many companies are closing their plants in other areas and relocating to Latin America to take advantage of its more developed markets. A sizable percentage of these firms are opting for locations in Mexico to reap the rewards of NAFTA and Latin America.

The combination of these two scenarios, along with Mexico's improving financial picture, is creating a high level of demand for south-of-the-border assembly plants as well as north-of-the-border warehouse/distribution buildings. As this occurs, the Inland Empire will

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Local Company Booms in Mexico No Thanks to NAFTA

Questions asked by Mathew Padilla of Donald Furness

Trade with Mexico is booming, especially for Southern California-based companies.

In the first quarter of 1997, Mexico imported \$2.3 billion in capital goods made in America, a 35.7 percent increase over the same period last year, according to Jon Walz, senior vice president with John Burnham & Company * ONCOR International, a commercial real estate financial services firm serving the United States and Mexico.

And in a single year, 1996, California exports to Mexico grew by \$2.6 billion to \$9.1 billion.

Walz said that 521 U.S. companies have facilities in Mexico, and 46 of those are headquartered in the Inland Empire. The Inland Empire companies benefit from the proximity to the border, the transportation networks — such as major interstates and railways — that bisect the region, and the

ample labor pool and affordable housing in the area.

And the easing of export taxes and trade restrictions as a result of NAFTA have helped fuel economic growth in Mexico and industrial and distribution expansions in the Inland Empire.

But some companies in the region that have facilities in Mexico have benefited more from other Mexican trade laws than from NAFTA. The *Inland Empire Business Journal* asked the CEO of one of those companies, Donald K. Furness, what has fueled the growth of his company, Advanced Engineering and Molding Technology, in Mexico.

Q. What facilities do you have in Mexico?

A. We have two manufacturing plants in Mexico. One is a molding plant that produces custom molding, and the other is an assembly plant. One of our products you go by every day, which we assemble in Mexico; those are signal lights

at intersections. We mold the product and assemble it down there and then ship it to the customers.

Q. Where are the plants in Mexico?

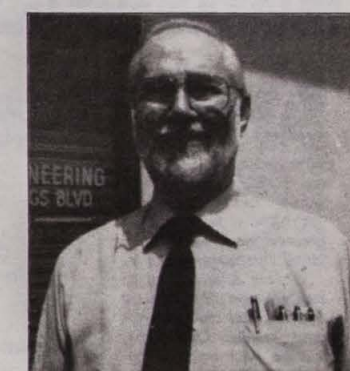
A. They are in Tecate, about 30 miles inland from Tijuana.

Q. How has your business been affected by NAFTA since it was passed in 1993?

A. It really hasn't helped us whatsoever, because we are in a Maquiladora. The stuff that we brought in and shipped out of Mexico was not taxed [before NAFTA]. For anybody that has a Maquiladora down there, NAFTA has not done anything of great issue.

Q. Define Maquiladora.

A. It is a tax-free entity that the Mexican government lets you set up in Mexico. You are exempt from import-export taxes, but you have to keep track of everything you take in and everything you



Donald Furness

ship out.

Q. How are current economic conditions in Mexico affecting your business?

A. They are not affecting our business because we do business mostly with American companies and foreign companies. The two biggest advantages you have in Mexico are that you can make the product for about the same as you

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Local company booms ...

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would in the United States and you just transfer it from one Maquiladora to another.

Q. You say the cost of production is about the same as in the United States, but isn't labor cheaper in Mexico?

A. Labor is the only advantage you have. All of the electricity is received from the United States, so the electricity is more expensive than it would be in Riverside. Mexico has very few generating plants.

Q. How do labor costs compare between the United States and Mexico?

A. Labor is about 300 pesos a week, and it's nine pesos per dollar.

Q. If the total cost of production is about the same as in the

United States despite such low labor costs, why do you have two plants in Mexico?

A. Because our customers want them in Mexico. They don't want to import from the United States and have to export it again.

Q. What percentage of your customers are in the United States?

A. As far as the molding is concerned, maybe 40 percent [are in the] United States, and the balance are Maquiladoras. One of the companies we work very closely with is Hasbro. They are the second largest toy manufacturer in the world, I think. And we do some work for the largest one, which is Matel.

Q. How has your business been affected by the peso devaluation?

A. We loved to see it. The more we can get for a dollar the better off we are.

Q. How strong is the peso now?

A. Not too strong, and I think that's because of the Asian market and all the rest of that. It's just gone [down] from eight to nine.

Q. Has your business been affected by the turmoil in Asia?

A. Yes, because you have companies like Samson that is out of Korea, Sony out of Japan, and Goldstar out of Korea, and their businesses have slid back because of the downturn in their own countries.

Q. So they are buying less from you because they are selling less?

A. That's right.

Q. By 2001 a much higher percentage of components and raw materials used in the assembly process must be made in North America in order for firms to participate in NAFTA. Will

these changing NAFTA regulations affect your business?

A. No, not really.

Q. Are you planning to expand your facilities in the Inland Empire or Mexico?

A. Mexico.

Q. Will your company be expanding soon?

A. Probably by the end of the year.

Q. And what factor or factors are driving that expansion?

A. Additional firms going down to Mexico for the cheap labor.

Q. Is there anything you would like to add about doing business in or with Mexico?

A. Sometimes it can be very frustrating doing business in Mexico. Their laws change so rapidly that you have to have one person keeping up with it all the time.

Inland Empire Benefiting ...

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see a dramatic increase in the development of industrial distribution space for several reasons:

- The region is an easy, half-day commute from the border.

- The Inland Empire is the transportation hub of the Southwest United States with many of the nation's most important interstate freeways bisecting the area.

- More than 6,000 manufacturers and retailers have set up manufacturing or distribution operations in the Inland Empire.

- Dozens of trucking companies have set up depots here, including the nation's four largest less-than-truckload shippers: Consolidated Freight, Yellow Freight Systems, Roadway Express and ABF Freight Systems.

- The nation's largest rail lines — Burlington Northern Santa Fe and Union Pacific Railroad — run through the heart of the Inland Empire.

- The region has an ample labor pool and affordable housing compared to other areas, such as San Diego and Orange counties.

Currently, 521 U.S. companies have facilities in Mexico. Of these, 46 are headquartered in the Inland Empire (this does not take into account international companies that have facilities both in the Inland Empire and Mexico). Some of these firms are Chart International, Northwest Circuit Corp. and Air Cargo Equipment Corp., all of which are located in Rancho Cucamonga; Advanced Engineering Molding, Bourns Inc., Gem Cabinet and Gordons Cabinet Shop, all located in Riverside; Plant Equipment and Hudson RCI, both in Temecula; and numerous other firms in Ontario, Corona and Pomona. This roster is expected to grow dramatically over the next several years as firms take advantage of the Inland Empire's more affordable land and housing, its ample labor pool and excellent distribution positioning.

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SaveTel Offers Cheap Calling to Mexico

SaveTel Communications recently began offering a pre-paid calling card to Mexico as part of a company-wide strategy to offer the lowest industry pricing available for long distance calls originating from California.

The Mexico card offers rates ranging from 12 cents per minute to 26 cents per minute and is available in \$10 and \$20 units.

The big picture

The company has recently formed a new program, provisioned by one of America's largest carriers, under which rates have dropped to an all-time low, according to company officials. Calls from California to any other of the contiguous 48 states are only 7.9 cents per minute. Calls within California are just 4.9 cents per minute.

These same low rates apply to toll-free numbers. Anyone switching to this new plan can include their existing 800 ser-

vice or receive a new incoming toll-free number at the same discounted 7.9/4.9 cent rates, with no minimums or recurring monthly fees.

"What makes this program such an exceptional value," says R. Neil Ingram, vice president of marketing, "is the total lack of hidden extras typically charged by other programs. For example, there is no contract or term-commitment, no monthly minimums, no sign-up fees and no recurring monthly charge."

And SaveTel doesn't round up, charging for a minute for the few seconds over the last minute used by a caller.

"Being charged by the full minute is like pumping 10.1 gallons of gas into your car and paying for 11 gallons because the service station has a policy of rounding up to a full-gallon figure," Ingram said.

To receive additional information, call (800) 318-1510 or visit their website at www.savetel.com.

ADVERTORIAL

Where Are All the Workers?

by Stephanie DuPré

With more and more companies turning to employment services, finding the right agency is critical.

With unemployment continuing at record low levels, companies find themselves in the unusual position of having to search high and low for qualified employees to fill positions. More jobs are going unfilled or remaining vacant for much longer than normal.

Across the nation, companies are starving for skilled employees and looking for new ways to recruit qualified applicants to feed their need. Many companies are turning to employment services for help.

With an extensive database of prescreened and tested applicants, employment services can often find the right person for a job in a fraction of the time it takes using conventional recruitment methods.

"Our phones are ringing off of the hook with clients desperate to fill positions," Lisa Kosinski says.

As a branch manager for AppleOne Employment Services in

Rancho Cucamonga, Kosinski deals with client companies all across the Inland Empire.

"They're discovering that classified ads don't work anymore," Kosinski said. "Once upon a time you could place an ad and fill a job in two or three days. Now you might run an ad for weeks with no luck. Companies that have never used employment agencies before are calling us for help. They don't know where else to look."

But a lot of hiring managers don't know what questions to ask of an employment service. When you decide to invest in an employment expert, you should make sure you're getting qualified experts who can deliver a result.

Before you sign a contract or commit to any fee, determine if the employment service you've selected is right for you by asking a few questions.

The most important thing you should ask a prospective service is to describe what makes them different.

If they talk about their guarantee or their great pricing, hang up the phone!

Low prices do not mean good value. In this tight marketplace, you can separate the staffing experts from the rest by testing their commitment to the applicant.

A great employment service works hard for the job-seeker. You want to hear about what they do to attract and retain the most highly qualified candidates.

Look for a service that provides comprehensive career development services to applicants to ensure you're getting the best recruits in the market.

You should also determine who will be handling your account. Is it the person you're talking to, or is that person just a salesperson who will pass your information along to another person?

The baton very often gets dropped when it's passed along. All of your needs should be handled with one phone call to your dedicated account executive. Be wary of services that maintain separate sales and staffing divisions.

One of the most efficient ways to ensure you're signing on with a quality agency is to ask around. References, if used correctly, can be a very powerful tool in selecting a service.

Most agencies will provide references if you ask for them, but call upon these only as a last resort. The references the employment service provides you will naturally provide glowing reports about their service — that's why they're on the agency's reference list!

Instead, ask around among your colleagues and friends. Find out what services others have used. You should certainly ask about the quality of service the agency provides, but more importantly, ask about what kinds of mistakes the agency made and how they handled them.

You can learn a lot about a service by the way they deal with problems and complaints. Before committing, you need to feel confident that no matter what, your service will work for you.

You will know if you have chosen the right service by the quality of candidates they send you. Are they making good matches, based on both skill levels and personalities? Anyone can send you a recruit with a specific set of skills, but it requires a skilled professional to match personalities, work habits, and all of the other

ephemeral qualities of a happy workplace.

You'll know right away you've selected the wrong agency if they send you 10 to 20 resumes from which to choose. When a service sends you this many resumes, they're having you do their job! A good service should have the confidence and knowledge to sort through resumes and send you no more than three great candidates unless you specifically request more.

Your account executive should be able to tell you about their candidates and demonstrate that they have the kind of personal relationship with the applicant that is so critical to making a good match. When you interview the candidates the service sends over, you will know you've picked the right service if you have a problem selecting among three perfectly matched candidates!

With the present dearth of unemployed workers, it's not a good time to sign on with upstart agencies. Established employment services don't suffer nearly as badly as their client companies during periods of low unemployment because recruitment is their specialty and they already have large databases of workers they can call upon to work. Many, like AppleOne, took steps long ago to prepare for lean times.

"We are not a job-finding service," Kosinski explains. "We're a comprehensive career center. We offer free computer training, resume writing and interview coaching — we do whatever it takes to help our people realize their career aspirations. Our commitment to helping our customers has earned us loyal relationships, so we do well in any kind of market."

The market will change eventually, and savvy employment services are preparing for the future. AppleOne, for example, offers much more than staffing solutions. It provides payroll and tax filing services, time and attendance processors, and background and drug screening to serve the many clients it has won during this boom.

For more information about how AppleOne can save you time, money and frustration in the hiring process, call (800) 564-5644.

Stephanie DuPré is the public relations manager for AppleOne Employment Services.

Who's Who in ACCOUNTING

Donald A. Driftmier



Convention Center with Assemblyman Fred Aguiar and County Supervisor Larry Walker presiding over the installation ceremony.

Ontario Mayor Gus Skropos and City Councilmen Gary Ovitt and Alan Wapner also took part in the proceedings. Driftmier follows a successful year for Past President April Morris.

Driftmier, CPA, is a partner with the accounting and consulting firm of Vavrinek, Trine, Day & Co. LLP. This year marks his 27th year with the firm that has had its roots in Ontario since 1948.

"I am proud to be president of the Ontario Chamber of Commerce," Driftmier said. "Ontario and the Inland Empire have provided many opportunities for me personally and Vavrinek, Trine, Day & Co. LLP. The chamber will continue to provide the best service to its members and be a relevant part of their business life."

In addition to his chamber duties, Driftmier is chairman of the board of directors of Casa Colina Centers for Rehabilitation Inc. in Pomona. He is also on the board of directors for the Inland Empire International Business Association.

Driftmier is a member of the American Institute of CPAs and of the California Society of CPAs, for which he has served as president of the Citrus Belt Chapter.

One of Driftmier's favorite volunteer jobs is that as the Golden Eagle District advancement chairman for the San Gabriel Valley Council, Boy Scouts of America.

Driftmier graduated from California State Polytechnic University, Pomona, in 1968, where he met his future wife and fellow accounting graduate, Marilyn. They have two children: Kevin, age 21, and Melissa, age 18.

The CPA is a graduate of U.S. Army Infantry Officer Candidate School in Ft. Benning, GA. He served as an advisor team leader in Vietnam, earning the Combat Infantry Badge, Bronze Star and Vietnam Service Ribbon.

Renee S. Graves



was named partner in 1993. She serves the auditing and consulting needs of clients in K-12 school districts, community colleges, retirement communities and not-for-profit organizations.

The CPA received her bachelor's degree in accounting, cum laude, from California State Polytechnic University, Pomona, in 1986.

Graves was recently designated as a certified government financial manager.

The accountant has served as chairperson for the California Society of CPA's Governmental Accounting Conference and is a frequent speaker at California Society of CPAs, California Association of School Business Officials and nonprofit trade group functions.

Derek Thomas



acts as a financial consultant to many businesses and individuals.

Thomas' clients include companies in manufacturing, construction and professional services. He also serves individual investors and provides estate and trust services. He is a business appraiser and provides a variety of litigation support services.

The CPA has been awarded the Accredited in Business Valuation designation by the American Institute of Certified Public Accountants.

Thomas has lectured on various financial and tax subjects for sections of the Riverside County Bar Association at Mt. San Jacinto College, trade associations, investment companies and local service clubs.

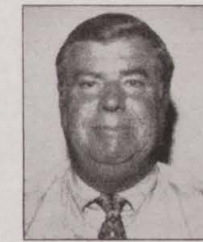
And Thomas is a former chief financial officer of the Temecula Valley Economic Development Corporation. He sits on the advisory

sory committee of the Temecula Valley Manufacturers Council and is a member of the Business Round Table for state Senator Ray Haynes.

Thomas received his bachelor's degree in business administration from California State University, Fullerton. He spent the initial years of his career as an auditor for leading CPA firms in Southern California.

The dedicated CPA turned entrepreneur in 1979, establishing his own practice in Temecula. He merged his practice with Joseph Kuebler in 1987 to form the firm of Kuebler, Thomas & Co.

Michael L. Cox



and service businesses. The firm was established July 1995, and their client base includes a number of businesses in the Inland Empire.

Company owner Michael L. Cox decided to open his own practice after 21 years with the West Covina firm of Parke, Guptill & Company, where he was the managing partner for six years.

Cox is licensed in the states of California, Oregon, Nevada and Texas. He is a member of the American Institute of CPAs and the California Society of CPAs and has served on the executive board of the Auto Dealers Management Association.

The entrepreneur is a former speaker for the National Auto Dealers Association's annual convention. He has also spoken before the Inland Empire Auto Dealers Management Association and this summer he will be their speaker again. His firm is also an active member of the Montclair Chamber of Commerce.

Cox enjoys the challenge of public accounting. Although the tax laws are complex and ever-changing, he always strives to help clients make the best decisions that they can. He enjoys being an advisor and working with people.

The firm mails a newsletter each month to clients and associates as well as a bi-monthly newsletter for all auto dealers in the area and surrounding counties.

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Ranked by Number of CPAs in the Inland Empire

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Company Name Address City/State/Zip	# CPA's in I.E. # Prters in I.E. Ttl. Empls in I.E.	Year Founded	# Offices in I.E. # Offices in Co. Headquarters	Industries and Specialties	Top Local Executive Title Telephone/Fax
Ernst & Young, LLP 1. 3750 University Ave., Ste. 600 Riverside, CA 92501	58 7 88	1895	1 100 New York	Entrep. Service, Healthcare, Municipalities, Auto Dealers, Personal Fincl. Plnng., Law, Mnfg/Dist., R. E./Construction, Public Sector, Food Dist.,	Donald N. Ecker Managing Partner (909) 276-7200/782-8333
Vavrinec, Trine, Day & Co., LLP 2. 8270 Aspen Street Rancho Cucamonga, CA 91730	50 15 70	1948	1 5 Rancho Cucamonga	Banks, Mfg., Govt., Wholesale, Retail, Construction, Tax, Audit, Business Services, Comp. Syst. Cnsltg.	Donald A. Driftmier Partner (909) 466-4410/466-4431
Soren McAdam Bartells 3. 2068 Orange Tree Lane, Ste. 100 Redlands, CA 92374	48 12 75	1981	2 2 Redlands	Healthcare, Financial Institutions, Construction, Agr., Government/Non-Profit, Retail, Wholesale, Litigation Services, Tax Planning	James L. Soren President/CEO (909) 798-2222/798-9772
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Vicenti, Lloyd & Stutzman 5. 2100-A Foothill Blvd. La Verne, CA 91750	21 6 45	1953	1 2 La Verne	Mfg., Distribution, Fraud Examination, Business Valuations, Educational, Medical, Retirement Communities, Legal, Non-Profits, Pension Auditing, Tax, Audit & Accounting	Carl Pon Managing Partner (909) 593-4911/593-8879
Mellon, Johnson, Reardon, LLP 6. 846 W. Foothill Blvd., Ste. C Upland, CA 91786	20 5 33	1955	2 2 Upland	Construction, Medical Professionals, Water Districts, Mfg., Dist., Agriculture, Pension Administration, Litigation Support, Estate & Tax Planning	Steven Spears Managing Partner (909) 985-7286/982-0487
Eadie & Payne, LLP 7. 330 North "D" Street, Ste 500 San Bernardino, CA 92401	17 6 35	1919	3 3 San Bernardino	Audits & Accounting, Construction, Retail, Water Dists., Mfg., Financial/Estate Planning, Tax Prep., Data Processing, Agriculture, Business Setup & Consulting	John E. Graham Managing Partner (909) 889-0071/889-1780
Rogers, Anderson, Malody & Scott, LLP 8. 290 North "D" St., Ste. 300 San Bernardino, CA 92401	16 7 25	1948	1 1 San Bernardino	Income Tax/Litigation Support, Govt., Non-Profits, Computer Services, Audits, Accounting Services, Water Districts	Donald H. Malody Managing Partner (909) 889-0871/889-5361
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McGladrey & Pullen, LLP 10. 303 Vanderbilt Way, Ste. 200 San Bernardino, CA 92408	12 5 33	1926	1 64 Bloomington	Manufacturing, Government/Non-Profit, Financial Institutions, Consulting, Tax, Audit & Accounting	Ron Barzen Partner in Charge (909) 386-7000/386-7009
Genske, Mulder & Co. CPA 11. 12960 Central Ave. Chino, CA 91710	11 5 30	1981	1 5 Chino	Agriculture, Construction, Industrial, Accounting, Tax, Estate Planning, Partnership/Corporate Formations	Gary B. Genske Managing Partner (909) 627-7381/627-0059
Lund and Guttry 12. 39700 Bob Hope Dr., Ste. 309 Rancho Mirage, CA 92270	10 4 21	1953	1 1 Rancho Mirage	Public Sector, Hospitality, Health Care, Small Business, Tax Planning, Audits, Litigation Support, Business Consultation	Robert Brock Managing Partner (760) 568-2242/346-8891
GYL Decauwer 13. 10750 Civic Center Dr., Ste. 101 Rancho Cucamonga, CA 91730	8 4 19	1978	1 1 Rancho Cucamonga	Prop. Mgmt. Cos., Wholesale Distr., Contractors, Health Care, Managed Care, Restaurants, Mfg., Non-profits, Audits, Financial Statements, Consulting, Bus. Dev., Cash Mgmt., Write-ups, Tax	Richard Yorke Managing Partner (909) 948-9990/948-9633
Kuebler, Thomas & Co. 14. 43500 Ridge Park Dr., #104 Temecula, CA 92590	7 3 14	1987	2 2 Temecula	Accounting: Audit, Review, Compilation; Tax: Preparation, Planning, Audit Representation; Litigation: Forensic Accounting, Valuations; Computer Consulting: Networks, Installation, Troubleshooting	Joseph Kuebler President (909) 676-3013/676-7184
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Crabtree, Karlen & Arzoo, Inc. 17. 5055 Canyon Crest Dr. Riverside, CA 92507-6015	5 2 13	1967	1 1 Riverside	Agricultural, Audits, Auto Dealerships, Construction, Exporters, Governmental Spec. Dists., Healthcare, Law Firms, Manufacturers, Non-Profit Organizations, Taxation, Tax Representation	J. Michael Tweedlie President (909) 683-6730/369-8071
Thrall, Lavanty, Baseel 18. 700 N. Mountain Ave. Upland, CA 91786	5 3 7	1946	1 1 Upland	All Types, General Accounting Services, Audits, Tax Planning, Computer Business Consulting	Robert A. Thrall President (909) 946-7760/949-4941
Lightfoot & Ralls CPAs 19. 675 W. Foothill Blvd., #300 Claremont, CA 91711	4 2 4	1971	1 1 Claremont	Fiduciary & Estate Accounting, Planning & Tax Preparation; Computer Consulting; Income Tax Planning & Preparation; Compilation & Review Services, Financial Planning	John H. Lightfoot Partner (909) 626-2623/626-2743

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Who's Who in Accounting

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Dennis E. Decauwer



Many people start their business in their garage. Dennis Decauwer started his business in 1978 in someone else's garage, by renting a converted garage in Upland from the wife of a deceased accountant.

Today, Decauwer is the senior partner of GYL Decauwer, a 23-person firm that includes four partners and nine CPAs.

Decauwer credits his success to his ability to be a business advisor in addition to performing more traditional CPA roles such as tax preparer and tax planner.

"Over the years, I have helped businesses focus on becoming bigger and better by identifying needs and installing systems to measure revenue growth, customer retention, efficiency and, of course, profitability," Decauwer said. "As a results-systems-trained advisor, I pride myself on being able to think 'outside the box' and trying to look at businesses the way that customers/clients do."

The CPA has assisted business owners run their businesses more systematically and less dependent on themselves so that they have a choice to be away from their businesses with

far less worry about them running effectively.

"What I like most about public accounting is my continual interaction with people, particularly as a planner and as a problem solver," Decauwer said. "Because I am more of a 'people person' than many accountants, I really look forward to meeting new people and the challenges that often go with it."

"While the job has often involved long hours, I have found, throughout my life, no resistance nor resentment to the time commitment as long as it is interesting and fun."

GYL Decauwer is a large CPA firm located in Rancho Cucamonga, specializing in building better businesses for manufacturers, contractors, distributors, health care organizations, restaurants, professional firms and management companies.

Debra L. Burr



Debra Burr is the president of Fox and Burr, CPAs, a professional corporation that she cofounded with Shelley Fox in 1992.

The firm has grown from a staff of three to 10 team members. The firm focuses on providing accounting, tax and consulting services to retail and service businesses, nonprofit organizations, farmers and

individuals.

Burr knew when she was 14 that accounting was her career goal. The idea of numbers and working with finances sounded like a challenge. As a junior in high school, she took an accounting class taught by a CPA, and with his encouragement, completed two years of schooling in five months. She was hooked.

Now the CPA manages the financial accounting, business management and development, and computer systems projects for the firm's clients. Her partner, Fox, manages the tax planning and tax compliance issues. They believe in working as a team to provide the services that their clients need, and encourage their team members to develop their skills in areas that interest them.

The firm has a philosophy of supporting community organizations by being involved. Burr is very active in Riverside East Rotary, Riverside Community Health Foundation (currently CFO) and the YWCA of Riverside (currently president-elect). In 1996, she was nominated as a YWCA Woman of Achievement in the business division, and in 1994-1995 was voted Rotarian of the year.

What she enjoys most about her work is the people. Watching businesses grow — their firm and their clients — is one of the most exciting things that she has ever done.

continued on Page 39

A CPA Firm: Your Key to a Good Loan

by Patricia L. Gilbreath

Financial institutions are becoming increasingly cautious about loaning money to a start-up company or any operating business. There have been a large number of companies that have started up businesses with enthusiasm and little capital but sure that they were going to make millions.

Too many of these companies have wound up on the cutting room floor and the financial institutions have been stuck with uncollectible loans. Lending institutions are taking this past history very seriously and carefully scrutinize financial information provided to them in the loan application package, always wanting more assurance.

One of the most acceptable assurances that any financial institution has is that the financial presentation provided to it has been

prepared by an outside accounting firm.

The CPA (certified public accounting) firm has specific standards and guidelines for issuance of financial reports. Those standards and requirements for disclosure are dictated by the American Institute of Certified Public Accountants.

Financial statements are submitted to a lending institution with a cover "opinion" letter from a CPA firm. That fact alone indicates that there have been professional standards used when preparing the statements.

Lending institutions can rely upon those standards to have some assurance that the reports being submitted are based upon those standards.

There are several opinion letters which may be attached to financial presentations. The three most common types of opinions are

compilations, reviews and audit reports. The opinion letter gives a level of reliance on the financial presentations of a company based upon the amount and type of work provided by the CPA firm. The compilation report is based upon the least amount of work being provided by the independent accounting firm.

The next report is a review opinion and the top level of assurance would come from an audited opinion. The audited opinion requires a CPA firm to perform auditing services adequate enough for them to assure that the financial statements properly reflect the financial condition of the company.

Financial presentation should represent a clear picture of the company's income from operations as well as the balance sheet which reflects current financial conditions. This capsule look at a compa-

ny can give a lending officer a look at how the business has been operating in the current designated period.

The statements can also provide information as to the financial stability of the company. There is a lot of truth in the statement made by most people: "You can never obtain a loan when you need one, you almost have to prove that you do not need one to qualify for a loan."

Lending companies can rely on the independence of the accounting firm. Cooking the books is a term often used when statements do not properly reflect the company or its financial condition; or having two sets of books is another term. The independent CPA has a required standard of independence in order to issue financial statements.

Patricia L. Gilbreath, MBT, is a CPA with Eadie and Payne LLP.

continued from Page 28

Certified Public Accountant Firms					
Ranked by Number of CPAs in the Inland Empire					
Company Name Address City/State/Zip	# CPA's in I.E. # Partners in I.E. Ttl. Empls in I.E.	Year Founded	# Offices in I.E. # Offices in Co. Headquarters	Industries and Specialties	Top Local Executive Title Telephone/Fax
Hilliard, Bennie & Co. CPAs 20. 250 W. First St., Ste. 320 Claremont, CA 91711	3 2 7	1975	1 1 Claremont	Tax & Accounting, Private Business Consulting, Financial Planning: Income Taxes, Retirement, Estates	Gary Hilliard Managing Partner (909) 398-1310/398-1317
Michael L. Cox & Associates 21. 5050 Palo Verde, Ste. 213 Montclair, CA 91763	3 1 7	1995	1 1 Montclair	Automobile Dealership Auditing, Accounting, Tax	Michael L. Cox Owner (909) 482-4374/482-4379
Fox and Burr, CPAs 22. 5015 Canyon Crest Dr. Riverside, CA 92507	3 2 10	1992	1 1 Riverside	Agricultural, Professional, Construction, Business Development, Management Consulting, Systems Development, Computer Services	Debra L. Burr President (909) 781-6480/781-2026
Frederick Reiss & Company 23. 164 Hospitality Lane, Ste. 6A San Bernardino, CA 92408	2 1 5	1947	1 1 San Bernardino	All Industries & Individuals, Financial Statements, Estate Planning, Tax, Audit, Computer Consulting	Fred Reiss Owner (909) 890-3533/890-3543
Bolaños & D'Attilio, CPAs 24. 901 E. Tahquitz Canyon Way, Ste. A-202 Palm Springs, CA 92262	2 2 8	1997	1 1 Palm Springs	Healthcare, Estate Planning, Business Management for Physicians & Individuals	Michele Bolaños Managing Partner (760) 325-5095/325-6105
Walter D. McLaughlin, CPA 25. 400 S. Farrell Dr., Ste. B-103 Palm Springs, CA 92262	2 1 5	1983	2 2 Palm Springs	Medical, Professional, Trusts, Estates, Construction, Tax, Representation	Walter D. McLaughlin Owner (760) 320-5748/320-0536

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Consulting Means Big Bucks for Accounting Firms

by Debra L. Burr

The country is in a period of economic growth that is creating a great deal of change in business.

The biggest factor in the economic boom has been the advances in technology. As the means to capture data, to improve communications and to increase productivity improve, businesses are realizing that they need consulting services to benefit from the changes that are occurring.

Business owners are recognizing that the cost to invest in consulting services is outweighed by the benefits and the profits that result.

Providing business consulting services to small businesses represents a large market opportunity — a market that is growing very fast. CPAs are well positioned to gain a substantial portion of that market.

CPAs already have established relationships with small businesses, with first hand knowledge of their strengths, weaknesses and goals. Small business owners already rely on their CPAs as their most trusted business advisors.

The owners give their accountants access to sensitive business information and frequently ask them how they can cut costs, increase margins and improve profitability.

This provides CPAs with the unique opportunity to leverage their roles as trusted advisors. With their wealth of business knowledge and their ability to quantify, they have the unique combination of skills that business owners desperately need to help them effectively manage and grow their businesses.

Consulting is a diverse market, with opportunities to provide consulting services in areas of information systems (computers), market-

ing, internal operation controls, performance measurements, human resource management, finance and general management.

The changes in technology and growing business opportunities have had an impact on CPA firms as well. Over the last five years, CPA firms have seen no growth in revenues from their traditional accounting and auditing practices, and their tax practices are only growing slightly.

The marketplace has become increasingly competitive, with American Express, HR Block and others establishing competitive markets in the low end services.

Technological advances and the decreasing cost of accounting software means that clients are bringing their accounting in-house. In addition, business owners are demanding more direction with their businesses.

With all these changes, we find that CPAs today must shift their focus towards helping clients develop and manage their businesses and not just provide the traditional accounting, auditing and tax services.

As accountants apply their skills toward providing consulting services for their clients, three things will begin to happen:

1. Clients will have better information to run their businesses with.
2. They will be better prepared to attain desired goals.
3. Their perception of their accountants will shift from that of a scorekeeper to more of a coach.

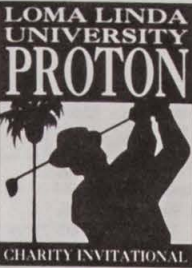
By developing skills and providing consulting services for clients, we offer a better value and a higher quality of services to the client, meeting their business needs on a proactive basis.

As clients receive more value from their relationship with their CPAs, fees will increase accordingly.

Improving the client's business operations has a direct impact on a CPA's business operations. As the client's business grows, so does the CPA's business, increasing opportunities to provide additional consulting services.

This creates a win-win situation in the new relationship with the client, with both increasing profits and business opportunities. And unlike traditional accounting, auditing and tax services, consulting services are a market that is wide open and waiting for the CPA to take the opportunity.

Debra Burr, CPA, is the president of Fox and Burr, CPAs.

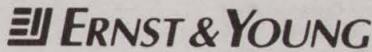
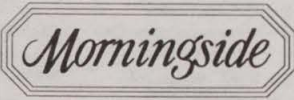


On behalf of
KEN VENTURI
and

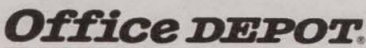
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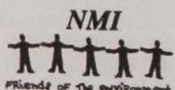
The Loma Linda University Ken Venturi
Proton Therapy Cancer Research Endowment
now exceeds \$1.2 million
to benefit people with cancer.



JACOBS & COMPANY

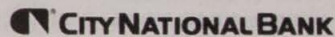


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Inland Empire Business Journal

The source for the business world of the Inland Empire

Public Relations Firms in the I.E.

Listed Alphabetically

Company Name Address City, State, Zip	1997 Gross Income: Inland Empire Companywide	# of Employees: Inland Empire Companywide	# of Offices: Inland Empire Companywide	Year established Inland Empire Headquarters	Top 3 Clients	Specialities	Top Local Executive Title Phone/Fax
ABC Communications 2990 Rockwood Dr. Riverside, CA 92503	WND	3 3	1 1	1996 Riverside, CA	General Dynamics, So. Calif. Housing Dev. Corp., The Colonies at San Antonio	Strategic Planning, Marketing, Public Relations, Public Affairs, Event Planning	Allyson Holt President (909) 354-0326/354-0329
AL&Z Advertising 73061 El Paseo Palm Desert, CA 92260	\$1,500,000 \$7,000,000	14 14	1 1	1993 Palm Desert, CA	Inland Empire Health Plan, Calif. Power Network, Desert Regional Med. Ctr.	Crises Management, Entertainment, Web	Naz Sesi CEO (760) 779-0111/779-0108
Brown & Broedow 11987 Ardmoor Ct. Rancho Cucamonga, CA 91739	WND	2 2	1 1	1987 Rancho Cucamonga, CA	Ontario Museum of History & Art, Carson Companies, Lowe Enterprises.	N/A	Larry Broedon Partner (909) 941-9449/941-9449
Chase Communications Group 504 Lantern Crest Dr. Redlands, CA 92373	WND	N/A	1 1	1991 Redlands, CA	Kelly Space & Technology, Inc., Tempexec, Pool & Spa Center of Redlands	Public Relations, Special Events, Media Relations, Photography	Emily Chase Principal (909) 798-6150/798-6150
Conner Enterprises, Inc. 3400 Inland Empire Blvd., #101 Ontario, CA 91764	WND	4 4	1 1	1985 Ontario, CA	WND	Multi Media Advertising	Illa J. Conner President (909) 937-1250/937-1251
CSP Communications, Inc. 2755 Wardlow Road Corona, CA 91720	\$1,200,000	12 12	2 2	1991 Corona, CA	Coors Brewing Co., Goodwill of Inland Counties, Toyota Motorsports	Consumer Marketing, Technology, Business-to-Business, Public Affairs	Christopher Perez President (909) 272-1888/272-3111
Dameron Communications 255 N. "D" St., #209 San Bernardino, CA 92401	WND	4 5	2 3	1989 San Bernardino, CA	Calif. Portland Cement Co., NAUA, South Coast AQMD	Crises Communication, Environmental Issues Entertainment, Gov't Affairs	Carl M. Dameron President (909) 888-4571/386-7154
Frank Wilson & Associates, Inc. 430 N. Vineyard Ave., Ste. 451 Ontario, CA 91764	\$200,000 \$2,750,000	3 18	1 3	1997 Laguna Hills, CA	San Bernardino Associated Govts., MFS Network Technologies Chase Manhattan Bank	Transportation, High Tech Industries	Kelly Lynn Sr. Account Executive (909) 395-8544/395-8522
The Jones Agency 303 N. Indian Canyon Dr. Palm Springs, CA 92262	WND	12 12	1 1	1958 Palm Springs, CA	Palm Springs Aerial Tramway, Canyon Nat'l. Bank, Spa Hotel	Promotions, Special Events, Media Events, Public Affairs	Barbara Stenning V.P./General Manager (760) 325-1437/778-0320
Kiner/Goodsell 73-101 Hwy. 111, Ste. 4 Palm Desert, CA 92260	WND	13 13	1 1	1994 Palm Desert, CA	Spotlight 29 Casino, Bob Hope Chrysler Classic, Palm Springs Air Museum	Gaming, Hospitality, Health Care, Event Promotion	Scott Kiner President (760) 773-0290/773-1750
The Landon Agency 2534 S. Pleasant Ave. Ontario, CA 91761	WND	4 4	1 1	1991 Ontario, CA	Virginia Records, Klasky-Csupo, Intermountain Mortgage	Entertainment, Lifestyle, Events	Mark Landon Owner (909) 986-7502/986-0712
MK Walker 10 E. Vine St., Ste. 212 Redlands, CA 92373	\$400,000 \$400,000	7 7	1 1	1994 Redlands, CA	Desert Healthcare Foundation, GEO Health, Inc.	Health Care, Manufacturing, Software	Martin Walker Creative Director/CEO (909) 798-4128/798-5487
Stanford Marketing & Productions 231 Lyn Circle Palm Springs, CA 92262	WND	2 2	1 1	1986 Palm Springs, CA	Time Warner, Madison & Co., Southwest Medical Plaza	Entertainment, Special Events	Tom Stanford Owner (760) 778-6550/778-6549
Stewart Holt Advertising 3602 Inland Empire Blvd., Ste. C-200 Ontario, CA 91764	WND	16 16	1 1	1989 Ontario, CA	Splitfire Spark Plugs, Peak Antifreeze, No Touch Tire Care	Automotive Aftermarket	Steven Holt President (909) 941-7022/941-0877
Stoorza, Ziegaus & Metzger Inc. 3403 Tenth St., Ste. 714 Riverside, CA 92501	\$389,000 \$10,264,000	5 80	1 4	1990 San Diego, CA	WND	N/A	Patrick O'Reilly General Manager (909) 781-2240/781-0845
Uber Advertising & Public Relations 521 N. Mountain Ave., Ste. A Upland, CA 91786	WND	12 12	1 2	1976 Upland, CA	Citizens Business Bank, Ontario International Airport, Optivus, Inc.	Health Care, Transportation, Education	Carolyn Hayes Uber President (909) 981-3141/982-0869

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Inland Empire
Business Journal

For Insight on Inland Empire Business ...

STARS IN ADVERTISING, MARKETING & PUBLIC RELATIONS

Carolyn Hayes Uber



marketing services to clients such as Citizens Business Bank, Ontario International Airport, the Ontario Convention Center, Van Ness Water Gardens and the Drucker Center.

The company also takes many pro bono projects, such as the marketing activities for the recent Inland Empire World Trade Conference.

In addition to traditional and new-media advertising and public relations activities for its clients, Uber Advertising also has an office in Hong Kong, providing offshore printing for catalogs and books.

The agency's publishing division, Dragonfly Press, produces and markets nonfiction books. Recently the agency signed an agreement to provide consultation services for the San Bernardino County superintendent of schools.

A strong advocate of education, Uber's agency has an active internship program that provides university and college students the chance to gain valuable experience in the real world of advertising. She also has served as a panel member on the Women in Advertising symposium, presented by Platt College and the Inland Empire Ad Club.

Uber's role in the community is also extensive, from supporting local charities such as OPARC'S Major Gifts Campaign, Upland's Partnership for Youth and the San Bernardino County Peace Officer's Memorial, to serving on such nonprofit boards as the Ontario Convention Center Advisory Board and the Inland Empire International Business Association.

Patrick O'Reilly



Patrick J. O'Reilly is the general manager of Stoorza, Ziegaus & Metzger's Inland Empire public relations office in Riverside.

O'Reilly, a Riverside native, is very involved in

business and political affairs in the Inland Empire. He has served as an advisor to such companies as Lockheed Martin Corp., USA Waste Services and the Nature Conservancy.

His career experiences also include both national and international crisis management work, most recently for the Anthony Martinez kidnapping and murder tragedy in Beaumont.

Prior to joining the firm of Stoorza, Ziegaus & Metzger, O'Reilly worked with the Republican National Committee in Washington, D.C., and for a Wall Street investor relations firm in New York.

Gregory B. Williams

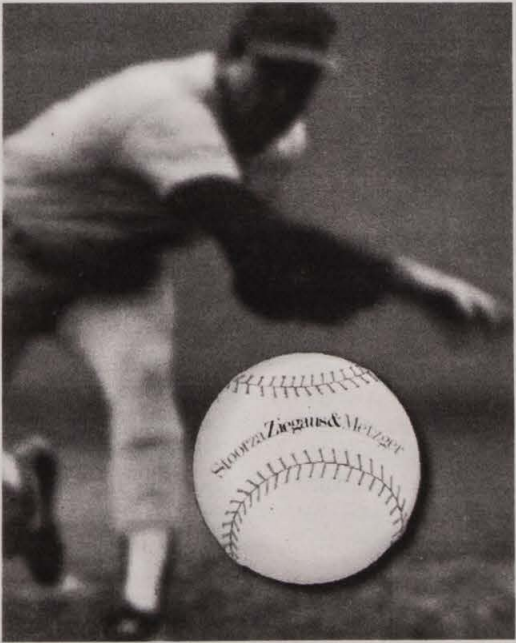


Gregory Williams is the administrative director of marketing for Loma Linda University Health Systems, which include the Medical Center, Children's Hospital,

Community Medical Center, Faculty Medical Group and Behavioral Medical Center. He and

continued on Page 34

Just Fastballs, No Curves.



Stoorza Ziegaus & Metzger is California's answer to today's complex media relations, marketing/communications, and public affairs needs. Everything we deliver for clients is on target and effective. Just like a Hideo Nomo fastball.

Our statewide network of more than 80 senior communications professionals focuses on contemporary issues—everything from entertainment and travel/tourism, to energy and economic development—offering clients top line strategies for bottom line results.

We manage each account like a tie game in the bottom of the ninth. Because just like you, winning is in our nature.

So join our impressive line-up of clients and let us hit a home-run for you.

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STARS IN ADVERTISING, MARKETING & PUBLIC RELATIONS

continued from Page 33

his team are responsible for developing marketing plans and collateral, including print and broadcast advertising, for Loma Linda University Health Station.

Williams received his bachelor's degree in behavioral science from Pacific Union College and a master's degree and a doctorate of public health in behavioral science and administration from the University of California, Berkeley.

He has worked in marketing and management at several health care organizations, such as St. Helena Hospital and Health Center and Adventist Health Systems/West. Williams also has owned and operated his own health care consulting business.

Mark and Ileana Landon



The Landons founded The Landon Agency in 1991 as one of the few agencies that specializes in entertainment, lifestyle and event marketing, advertising and public relations.

They have combined their talents and love for entertainment and events and have served theaters, record labels, special events, hotels, restaurants and radio stations throughout the nation.

Prior to becoming a partner at the Ontario firm, Ileana Landon worked as the marketing service manager worldwide for a radio syndication company. She was responsible for negotiating and developing licensing promotions for a variety of radio programs, including "American Top 40," "Hot Mix" and "The Rick Dees Weekly Top 40."

She also worked as director of marketing for the National Orange Show in San Bernardino, where she monitored the press releases, marketing and advertising promotions.

Before founding The Landon Agency, Mark Landon served as vice president of marketing and advertising for Circus Vargas. He was responsible for negotiating radio and television media buys throughout the nation as well as conducting media and corporate promotions.

The Landon Agency provides advertising creation and placement, graphic design, public relations programs, media and corporate promotions, and more.

Deborah Mandabach



Kevin Holland

Deborah Mandabach likes where she is today — in a higher education arena, surrounded by creativity.

An experienced professional, Deborah spent the first 15 years of her career marketing financial services in banking and savings and loans. Mandabach then entered the health care field and was director of marketing for the Community Hospital of San Bernardino and St. Bernardine Medical Center.

Mandabach became director of public relations for the University of La Verne in January 1993 and is responsible for media relations, publications and special events.

Mandabach has a bachelor's degree in English from California State University, Long Beach, and a master's degree from Claremont Graduate University.

continued on Page 36

In Public Relations, Alliances Can Enhance the Bottom Line

by Kathy Sanders

Are you ready for the future, or are you going to be stuck in the past because the "that's-the-way-we-have-always-done-it" syndrome has taken over your thinking?

What am I talking about? Building alliances. An alliance is a partnership between companies, but it is really more than that. It is a coming together of individual companies, many of which are led by entrepreneurs, to provide the very best of service to the public.

For instance, my company, MPS, has no staff. But we have

many entrepreneurs — graphic artists, multimedia people, printers and writers — who come together to work on projects with us. When they are not working on an MPS project, they have clients of their own in their respective fields.

All of these people are experts in their fields, so MPS does not have to spend money training staff who will quit within a year with or without notice. The biggest issue for MPS is aligning itself with trustworthy, honest and reliable entrepreneurs who adhere to the same standards and values that MPS strives for.

The benefit in this type of

alliance for the public is the bottom line. MPS' overhead for staff and benefits isn't there, so that cost isn't incorporated into the contract price.

And everyone affiliated with MPS is an expert. When a job needs to get done, it is done by highly qualified people, rather than a staff person who has a "just-doing-my-job" approach.

Can competitive companies coexist as an alliance? According to George Sasso, a principal of the advertising agency Sasso & Burgoon, of course they can!

"One advantage of an alliance is that less capital investment is needed," Sasso said. "[With an alliance] a company would be able to utilize better equipment without the expense.

"Making the right strategic alliances would enable a company to support all its clients' needs without having to buy all the equipment. The business would also have more manpower with less overhead.

"Through strategic alliances a company could multiply its work force without incurring greater salary cost. In addition, insurance, health

care, work space, taxes and retirement costs would be reduced."

As an example, Sasso & Burgoon could form an alliance with MPS to handle jobs that Sasso wanted to give to an outside source if the company had too many jobs open at one time. Sasso and MPS would share the profits on the contract, and the entrepreneurs actually doing the work would get paid.

Everyone benefits and the client only has to deal with one person, the "lead" person, in this example, Sasso & Burgoon.

Sasso has been in business for eight years and handles large clients. The company forms alliances because management has seen the benefits to clients of having experts at the company's fingertips with less turnaround time on projects.

The best part of alliances is the quality of work. Big corporations may have large staffs, but that is quantity, not quality.

Kathy Sanders is the owner of MPS Marketing and Publishing Group. She can be contacted at (909) 987-8717.

SECOND Page 3

Inland Empire Facilities Mix Cops with Private Security

by Stacey Gallard

The next time you're at a Quakes game, you might notice the security guards look and act like real police officers. Take another look, and you will find that the security patrol are in fact on-duty officers.

Since 1993, Rancho Cucamonga's Epicenter has had a continuing contract with the Rancho Cucamonga Police Department to provide security for all sporting events. According to City Manager Jack Lam, the city council decided that a higher degree of security was needed for all sporting events.

And Lam said that the Quakes pay the city of Rancho Cucamonga \$60,000 a season for police services. That amounts to 70 home games. Using the police instead of a private security firm has given the sports complex what Lam describes as a "greater degree of security."

"We like having regular police officers on duty at the Epicenter,"

Lam said. "The general feedback has been very positive."

According to Lt. David Lau, Rancho Cucamonga Police, the department provides inside and outside security at all Quake games.

"Anytime there is an event in the city we're involved in providing security," Lau said. "I make the recommendations to the city on what type of officers should be used in a situation."

Lau said the rental fee for providing police security is \$50 an hour per officer. At a Quake game, one duty of officers is to patrol the parking lots in order to prevent auto theft.

The police also provide security for graduations and sporting events at high schools, such as Alta Loma High School and Rancho Cucamonga High School.

Lau said that while the city could rent a private security firm to patrol these events, no security



Stacey Gallard/The Journal
Ontario Mills is one of several Inland Empire facilities that hires police officers and security guards. Shown here are two Ontario Police Department officers, officer Colleen Carr (left) and officer Mike Bors (right), and Lt. Tony DeLaRosa Of Ontario Mills security.

guard could provide the same kind of crime deterrent as that of a police officer.

"We provide both a presence and visibility to the public, and that

deters a lot of potential problems," Lau said.

And Lau said that unlike private security guards, a police officer can

continued on Page 43

Work Begins on Fontana Golf Course for \$400 Million Development

Grading is underway at a North Fontana site destined to become the first golf course in the city.

The projected \$8 million, 18-hole championship layout is being built by Lewis Homes of California, an affiliate of the Lewis Homes group of companies, based in Upland.

According to Richard A.

Lewis, president of Lewis Homes Management Corp., the current schedule calls for the course to be planted next summer, with its opening targeted for early in the year 2000.

The course represents the first step in the development of the \$400 million Lewis-built, master-planned community of Sierra

Lakes, to be situated on Sierra Avenue between Highland and Citrus avenues.

Next up will be the construction of the first model homes, set to begin in spring 1999. A summer opening is expected, which would result in initial move-ins by the end of the year.

Upon completion, 700-acre

Sierra Lakes will comprise more than 2,000 single-family, detached residences ranging in price from the \$130,000s to the \$250,000s. A 100-acre business park, corporate center and restaurant row have also been proposed. An elementary school accommodating 900 students is part

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Rich Get Richer, Number of Poor Grows and Middle Class Shrinks

For the second year in a row, Australian-born media mogul Rupert Murdoch is ranked the richest person in Los Angeles, according to an annual listing published in a recent issue of the *Los Angeles Business Journal*.

With a net worth estimated at \$4.9 billion, News Corp. Chairman Murdoch far outranks the second wealthiest Angeleno, oil and real estate baron Marvin Davis, whose net value is estimated at \$3.9 billion.

Rounding out the top five are the Chandler Family of *Times Mirror* fame, with a combined fortune of \$2.7 billion; SunAmerica Chairman Eli Broad, who is worth \$2.1 billion; and David Geffen, cofounder of Dreamworks SKG, with a net worth of \$2.1 billion.

Primarily a white male domain, the list of the top 50 richest Angelenos includes only one woman and no Latinos, Asians or African-Americans.

Some well-known names like Aaron Spelling, the O'Malley family and Jeffrey Katzenberg are missing from the list this year because they did not make the minimum amount. A minimum net worth of \$500 million was needed to make the top 50 list this year, as opposed to last year, when a fortune of \$300 million was sufficient.

The number of billionaires on the *LABJ* list has jumped from eight to 18. Cumulatively, those

listed are worth \$52.4 billion, up 47 percent from \$35.6 billion last year. The average net worth this year is \$1.05 billion, up from \$712 million a year ago. The rise in wealth is mostly attributed to a raging bull market.

This growth in income is not just restricted to billionaires. According to the *Business Journal*, the number of L.A. County residents in households

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American Heart Association
Fighting Heart Disease and Stroke

Research gave him a future

Support Research

©1995, American Heart Association

STARS IN ADVERTISING, MARKETING & PUBLIC RELATIONS

continued from Page 34

Christopher Perez



Christopher Perez is co-owner and president of CSP Communications Inc., a public relations and integrated marketing firm in Corona. With 15 years of public relations counseling experience, Perez brings a unique and versatile approach to solving communication challenges.

Since 1991, the company has delivered a vast number of services to a variety of companies, such as Coors Brewing Company, Goodwill Industries, Ontario Convention Center, Inland Economic Partnership, the Orange Blossom Festival, American Wilderness Experience and Toyota Motorsports.

Prior to CSP, Perez worked at the public relations firm Fleishman-Hillard and Golin/Harris. It was there that Perez monitored accounts for Anheuser-Busch, Hughes Supermarkets and the Los Angeles Zoo.

Perez also worked as a journalist for the *Orange County Register* and the *Westside Village View*.

Adrian F. Hyatt

Adrian F. Hyatt, president and CEO of Adworks Advertising Agency Inc., believes in providing businesses an agency that can take care of all of their advertising needs under one roof.

Before becoming owner of his own advertising agency, Hyatt, still a student, worked at numerous jobs in the broadcast industry and got his big break as assistant program director at KCAL-FM. At the time Hyatt was also the promotions director at California State University, San Bernardino's campus radio station, KSSB.

Hyatt also held the position of traffic and billing supervisor at Chambers Cable in San Bernardino. This soon led to Hyatt working

part-time as an "air personality" at KCAL and a job as advertising account executive at the cable company.

Prior to graduating college in 1994, Hyatt left the cable company and began working for KCAL/KOLA-FM as the station's advertising account executive. The job entailed creating radio campaigns for a variety of clients as well as writing commercials and providing voice-over work.

Hyatt went to work for KFRG-FM in 1995 as an account executive. Soon after, he left to work as technical director for the NBC News affiliate in Palm Springs. Yet Hyatt began to miss the thrill of advertising and decided to venture out and start his own advertising company.

Since March 1997, Hyatt's company, Adworks Advertising Agency, has worked with such clients as Life Bank, Community Medical Group of Riverside and Inland Cosmetic Surgery. The agency provides multimedia advertising services, whether it be brochures, catalogs, radio, television, newspapers, magazines or billboards.

Victoria Seitz

Victoria Seitz, Ph.D., is a professor of marketing at California State University, San Bernardino. In addition to teaching, Seitz is the author of "Your Executive Image" and "Power Dressing" and has appeared on television and radio in the United States and Canada.

Her dress-for-success guides have been used at such companies as Abbott Laboratories, General Dynamics, Texas Instruments, Yellow Freight Systems, Sally Beauty Company and Accountants Overload.

Seitz also worked as a fashion coordinator for Burdines Department Stores in Florida and in retail management for Saks Fifth Avenue in Arizona.

Seitz served as president of the Inland Empire Ad Club, an affiliate of the American Advertising Federation. She is a member of Young Professionals of America and Business Leaders of Tomorrow.

Robert Topping

Robert Topping is a key account manager with KOLA-FM and KCAL-FM. Prior to that he was local sales manager for KOLA-FM for three years and before that a marketing consultant for KCAL-FM.

Bitten by the broadcasting bug, Topping began his career in 1981 at a community radio station, KUOR-FM, where he learned his craft and honed his marketing skills before joining Anaheim Broadcasting in 1989.

Topping is a member of Inland Empire Ad Club and is responsible for overseeing the annual Media Auction, which has raised several thousands of dollars for the club.

Topping is also active in AudioVision, a radio reading service for the blind, as well as serving as communications merit badge counselor for the Boys Scouts of America. He is also a member of Omicron Delta Kappa, a national leadership fraternity, and the Radio Advertising Bureau.

Phyllis Kates



In 1995, Phyllis Kates decided to try and make it as a freelance graphic designer.

Little by little, her business, P.K. Design, began to grow to the point that Kates began to

attract bigger clients, such as Snow Valley, Loma Linda Ronald McDonald House, KFRG Radio and Heywood Outdoor Advertising.

Although she is getting more clients, Kates has chosen to do what a lot of growing companies would never dare to do; namely, not expanding and hiring a staff. Offering "one-on-one" service to her clients is what Kates believes makes P.K. Design of Colton a unique business.

continued from Page 21

bought the company from his remaining partners.

Today Pacific Connections has manufacturing and office facilities in Hong Kong, Korea, Taiwan, China, Thailand, Bangladesh, India and Sri Lanka.

Terzian sees international expansion as essential for the company's long-term success and now plans to expand the thriving business domestically as well. His plans not only include global expansion but also merging the product line into new areas. One area would be the garment market, which would bring new challenges and opportunities.

In the domestic market, Pacific Connections has included Wal-Mart, Target and J.C. Penny's as its top customers in the accessories market. The company is one of Wal-Mart's top accessory vendors and was named "Vendor of the Year" by Target Stores in 1997.

Manufacturing



Carlos Morales

Carlos Morales, President, Daniel Torres, Vice President, Arbek Manufacturing, Chino

Quote by Daniel Torres: "I think this is an exciting time because we've come to this point as a team."

Carlos Morales and Daniel Torres make a great team. As president and vice president of Arbek Manufacturing, the partners as well as brothers-in-law knew in 1982 that they had a knack for making furniture.

The furniture, known for having unique features such as hidden electrical

outlets, lights, food trays and hidden compartments, began as a hobby for both men. With only \$5,000 and hardly any equipment, Morales and Torres, who worked along with their wives, Arlene and Becky, created the furniture company in 1984.

Today the company has 300 employees and product lines that include nine complete bedroom collections, a series of home entertainment systems and a Western-themed dining room collection.

Arbek's innovative designs have helped opened doors to major retailers. Today annual sales range from \$20 million to \$25 million.

Arbek also offers a variety of services to retailers, including decorating assistance and a rebate program that reduces the risk of trying a new collection. To encourage long-term customer relations, the firm also provides a 10-year warranty to its products.

Morales and Torres continue to strive to come up with new, innovative designs in furniture and home entertainment systems.

ENTREPRENEURS OF THE YEAR

Services



Rodger Cosgrove, President, Locus Direct Marketing Group, Redlands

Quote: "You have to move forward or backward, and good ideas are what propel you forward."

Rodger Cosgrove had an itch for business when he was a child. He took his first crack at the business world when he was seven years old.

Cosgrove later worked at TRW, where he applied statistics, including real estate data, for direct marketing.

This knowledge and creativity helped Cosgrove begin a mortgage banking company in 1989. Later he branched out to more unique marketing opportunities.

Cosgrove began Locus in 1990, a business that focused on providing middle-market companies with detailed information that assisted them in direct marketing.

Today Locus Direct Marketing Group provides direct mail solutions to middle-market companies targeting sales to households across the country. Its primary clientele are financial services companies that sell investments, mortgages and insurance.

The company was named one of the fastest-growing companies in the United States in 1997 by *Inc.* magazine.

Locus increases its clients' sales by applying innovative segmentation techniques that successfully target prospects and motivate them to respond. Its targeting focuses on individual purchasing behavior and buying capacity in addition to more conventional demographics, such as age, marital status and income.

The firm's propriety data bank, LocusBase, is one of the largest in the world. The firm does more than provide mailing lists. It offers customers "turn-key" services, including design, printing and mailing of direct marketing materials.

In the future, Locus will move into new industries and continue to develop ever more precise methods of identifying behavior patterns and matching them with buying power and credit strength.

LocusBase will continue to grow through strategic alliances with top data warehouses. Plans also include the development of packages of consumer financial services that can be delivered via direct mail to homes that meet specific marketing criteria.

Young Entrepreneur



William Saito, President & CEO, I/O Software, Riverside

Quote: "I think the company started as a bunch of friends getting together and having the opportunity to play with cool toys."

William Saito and his partner, Tes Deines, founded I/O Software during their college years as a way of covering expenses. The company initially focused on translating popular American software programs into Japanese for sale in Asia.

One of its earliest innovations was a "software device driver" that interfaces software and hardware on personal computers.

Other accomplishments include development of the first high-resolution Kanji printer, the first video conferencing application to run on Windows 95, and numerous stereogram posters, books and software. Recently, the firm worked hand-in-hand with Microsoft to develop state-of-the-art audio and video compression/decompression algorithms and video capture software drivers for Windows 98.

Today the firm serves an international host of clients, ranging from Fortune 500 companies to smaller independent software vendors.

Always at the forefront, I/O Software is now pioneering the development of biometrics, the next step in human authentication and computer security. Biometrics identifies an individual through his or her physical characteristic. The firm recently formed a consortium to represent and standardize this emerging field.

I/O Software aims for sales of \$100 million in the next one to three years. This long-term strategy calls for the marketing of biometrics security software to a variety of markets, including corporate, retail, banking and financial services.

Retail/Consumer Products



William Hay, President & CEO, Denise DuBarry-Hay, Executive Vice President, Thane International Inc., La Quinta

Quote by Denise DuBarry-Hay: "I remember just getting our business cards was exciting."

Thane International Inc. is a global direct response marketer of consumer products via infomercials and other direct marketing tools. It offers innovative products in the categories of education, entertainment, health, beauty, housewares and fitness.

Under the direction of William Hay, CEO and president, Thane International has emerged as a leader in the \$1.5 billion direct response television business and has broken new ground in tapping into television's vast marketing potential.

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ENTREPRENEURS OF THE YEAR

continued from Page 37

Spirit of Leadership

Marlan and Rosemary Bourns, Owners, Bourns Inc., Riverside

Quote by Rosemary Bourns: "Could you imagine 50 years ago when this company was started in a garage, that we would come to such an evening."

Innovation is the best word that describes Marlan and Rosemary Bourns' business, Bourns Inc. Celebrating 50 years of success, the electronics component company has been awarded the Ernst & Young "Spirit of Leadership" award. This award recognizes business leaders who truly represent outstanding leadership qualities.

In 1952, Marlan Bourns invented the Trimpot Trimming Potentiometer. This miniature device enabled engineers to perform all types of fine adjustments in all ranges of electronic circuits.

Today the company manufactures more than 4,000 products designed for virtually every type of electronic system. Its product line includes sensors, controls, resettable fuses, circuit protectors, switches and resistor networks.

The company also constantly invests in new products, whether developed on site at the company, or as a result of acquisitions or licensing of technologies.

It's a combination of technical know-how, manufacturing capacity and global customer service that permits the company to build to each customer's specific requirements with some of the shortest lead times in the industry.

A company that had its actual humble beginnings in a garage in 1947 is now one of the world's most vertically integrated suppliers. The company now has facilities in the United States, Mexico, Costa Rica, Ireland, Scotland, Taiwan and China.

Businesses such as automotive, computer, telecommunications, industrial, audiovisual and aerospace firms worldwide rely on the company for its on-time delivery, world-class service and technical innovation to meet their demands.

From its modest start, the company has built its reputation and business on diligent attention to quality. As it readies itself for the millennium, the Bourns still adhere to the same principles of excellence, integrity and industry leadership that have been the key to success for five decades.

Will There Be a World Shortage of Pyrotechnicians at the Start of 2000?

Jim Souza, president of Pyro Spectaculars Inc. of Rialto, is looking for a few good men and women to help brighten the millennium.

According to Souza, who runs a large fireworks company, the fireworks industry is facing a worldwide shortage of trained pyrotechnicians for upcoming international celebrations for New Year's Day and July 4 in the years 1999 through 2001.

"Our company alone is going to need an additional 100 to 150 trained pyrotechnicians to handle the demand," Souza said. "On July 5, that's when we'll really kick our millennium preparations into high gear."

The Souza family has been in business nearly 100 years and has put on spectacular fireworks displays in the United States and around the world.

Pyro Spectaculars staged the fireworks shows for the opening and closing cere-

monies of the 1996 Olympic Games. The company produces more than 1,500 shows annually, including more than 350 shows in the United States, including California, on Independence Day. Pyro Spectaculars captured the 1997 Grand Prize at the International Festival of Fireworks in Japan.

As part of his life-long dream to expand his company internationally, Souza has formed a consortium of European and Asian fireworks companies called Global Pyrotechnics Network (GPN). The network is designed to develop resources for an awe-inspiring fireworks display tied into the year 2000. Souza hopes to align GPN with international businesses in providing those companies with sponsorship possibilities.

"This is not just a big fireworks show," Souza said. "We want to bring a strategic global vision to our effort while working with local cities in other

countries to help entertain their audiences.

"We provide all the technicians, equipment and the creative concepts as well as train the local pyrotechnicians and share our techniques. We want to put on a show in every time zone for the millennium called Pyro Wave 2000™. We've never staged anything quite like this."

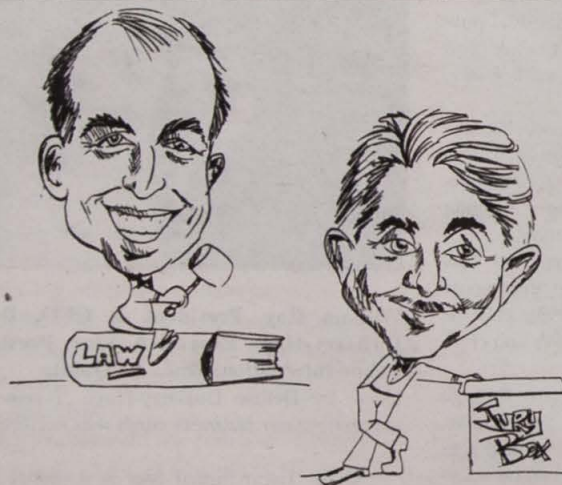
Earlier this month, Pyro Spectaculars staged a series of successful firework shows in Manila, Philippines, for their centennial celebration.

"That was really the test pilot for our millennium plans," Souza said. "We worked well with the local company in Manila. But more than anything, the response was amazing from the people there. I felt we had added some light to their lives."

For years, the fireworks industry has been somewhat of a family-dominated culture, according to Souza. But increased demand both in the United States and internationally for firework exhibitions has forced the fireworks industry to open its doors and increase opportunity in its ranks.

As a result, Pyro Spectaculars, run by the Souza family for four generations, now offers a one-year training program for aspiring pyrotechnicians. They call it Pyro U.

"We have a bigger vision now," Souza said. "We want to spread our company's message around the world. Fireworks is really a universal language. It can no longer be a secret cult. The bottom line is that we make people happy."

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Christopher North, May, 1830

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Sir William Davenant
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Who's Who in Accounting ...

continued from Page 29

Patricia L. Gilbreath



Over 25 years ago Patricia Gilbreath made a choice to enter the accounting profession. "That decision has been one that I never would have dreamed would be as successful as it turned out to be," the CPA said.

She says her best career decision was to join the firm of Eadie and Payne LLP. Payne hired her at an entry staff level position to become one of their first staff members to specialize in taxation.

From there the firm provided the financial support and training to become a tax partner in 1984.

They continued to encourage her and allowed time for outside community service. The opportunity for community service led Gilbreath into the political arena and subsequently to be elected to the Redlands City Council. She is currently serving her second four-year term.

The tax area continues to be an avocation that provides many challenges and constant change for Gilbreath. Her firm belongs to an international accounting association.

One of her responsibilities is to serve on the tax committee that plans and coordinates an annual tax training seminar. Gilbreath said she finds the exposure to outstanding nationally recognized experts stimulating and that it enhances the services that are provided by her firm.

"Public accounting as a career choice has provided me with great job satisfaction and significant personal-growth," Gilbreath said.



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Inland Empire Market Mid-Year Forecast and Update

The following report was provided by Grubb & Ellis

Industrial Market

The Inland Empire market continues to be the fastest growing metropolitan statistical area in Southern California. Through the '80s and the '90s, growth in the Inland Empire has been due to affordable housing and large scale industrial development.

Industrial development, which never declined to zero, has taken off

again. Yet the current levels of speculative construction are being added at a much more conservatively paced level than in the late '80s. This time, the product types and locations are much more varied than in the recent past.

New technology

Industrial space users, both manufacturers and distributors, are in a rapidly evolving business. Technology needed to operate this business is different than five years

ago. Newer industrial buildings now require modern sprinkler systems, 30-foot-plus clear heights, excess land for expansion and access to rail and freeway services.

These requirements are not found in many of the surrounding Los Angeles Basin industrial markets. For instance, a 534,000-square-foot distribution center is currently under construction in a former vineyard, with 40-foot clearance and 5.3 million cubic feet of storage.

Construction crush continues

New industrial product is being completed at a record pace in 1998. The city of Temecula is setting records for new construction, both speculative and owner built. In the overall markets, some of this new product is marketed as either distribution or manufacturing product types. Much of this product now has the flexibility to be subdivided, and major developers and local landowners are both actively building in this market.

Inland Empire Industrial Market*

	Total Square Feet	Vacant Square Feet	Percentage Vacant	Under Constr.	Gross Activity	Average Asking Rent**
			98Q 97Q1		98Q1 97yrly	Std. Ind.
Chino	17,540	1,254	7.20% 8.80%	1,071	291 1,322	\$0.33
Fontana	14,462	2,228	15.40% 11.70%	0	147 1,310	\$0.31
Montclair/Upland	5,673	253	4.50% 3.10%	0	47 68	\$0.33
Ontario/Mira Loma	68,417	5,811	8.50% 6.10%	8,496	2,291 7,741	\$0.31
Rancho Cucamonga	19,423	1,828	9.40% 5.80%	206	149 1,755	\$0.31
Corona	16,119	1,998	12.40% 12.00%	143	387 1,434	\$0.32
Colton/Rialto	6,649	418	6.30% 2.00%	0	151 428	\$0.29
Redlands/San Bernardino	10,661	1,272	11.90% 12.60%	56	52 532	\$0.31
Riverside	16,147	1,302	8.10% 7.90%	220	80 634	\$0.28
Perris/Moreno Valley	3,322	94	2.80% 3.50%	250	10 40	\$0.28
Temecula	7,767	378	4.90% 6.00%	409	144 680	\$0.37
Inland Empire	186,180	16,459	8.80% 7.60%	10,851	3,748 15,943	\$0.31

*Square Feet in 1,000s

**Per Square Feet, Per Month FSG weighted size

Office Market

The office sector in the Inland Empire has continued to grow stronger in 1998. Vacancy rates are stubbornly high and absorption is negative. A relatively small Inland Empire office market was just beginning to come into its own in the late 1980s, until the recession hit Southern California hard and stopped it in its tracks.

At the time, the market was on the brink of transforming from a local-ori-

ented market to a major regional-serving office center. With the recession gone, the market is starting to rebound. Mature neighboring office sectors in Orange County and Los Angeles have made striking progress and the local economy remains robust. Now all is set for the office market to again initiate growth following in the path of its mature neighbors.

Slow but steady

Class A office rents started to inch upward in late 1997, and the trend is continuing in most submarkets at mid-

year 1998. Local and regional economies have continued to improve. And more back-office users, such as data processing departments, are again relocating or expanding. This trend is causing a demand for new space. Concessions have dropped and once again the landlords are in control of deal points.

Speculative space finally back

The Inland Empire office market is on its way back and that is what developers are counting on. This is evident in the city of Ontario, where

two office construction projects are getting a lot of attention.

The first project is a nearly completed 46,000-square-foot office building by Daybreak Properties Inc., and the second is the 70,000-square-foot building by American Trading Real Estate Properties Inc.

Neither building has preleasing commitments. However, the owners are counting on a shrinking supply of large blocks of Class A space to generate demand locally as well as the fact that tight supply in markets to the west will bring tenants to the Ontario area.

Inland Empire Office Market*

	Total Sq. Feet	Vacant Sq. Feet	Percentage Vacant	Under Const.	Net Absorption	Average Asking Rent**
			98Q1 97Q1		98Q1 97 yrly.	Class A Class B
Airport Area	3,261	826	0.253 0.26	117	-44 30	\$1.75 \$1.26
High Desert	284	38	0.134 0.13	0	-22 91	\$1.35 \$1.00
Riverside	4,237	1,151	0.272 0.26	0	-13 136	\$1.50 \$1.20
San Bernardino	3,422	673	0.197 0.2	0	175 90	\$1.40 \$1.25
West	987	247	0.25 0.26	0	-31 22	\$1.49 \$1.15
Temecula	829	178	0.215 0.213	0	29 n/a	\$1.35 \$1.05
Inland Empire	13,020	3,113	24% 24%	117	94 97	\$1.45 \$1.15

*Square Feet in 1,000s.

**Per Square Feet, Per Month FSG weighted size

Commercial Printers

continued on page 42

Ranked by 1997 Sales Volume							
	Name Address City/State/Zip	1997 \$ Sales Volume	# of Employees Year Established	Products	Press Type Colors	Services Specialties	Top Local Executive Title Phone/Fax
1.	Advance Business Graphics 3810 Wabash Dr. Mira Loma, CA 91752	39,243,000	290 1955	Business Forms, Labels, Commercial Printing, Product Printing, Direct Mail, Docutech, Electronic Forms	Rotary & Sheet Fed 1-6 Colors, 1-8 Foils & Coating	Print Mgmt. Programs, Creative Svcs., Elect. Pre-Press, Mktg. Svcs., MIS Svcs., Warehousing & Dist.	John Kosta President/CEO (909) 685-7100/685-9427
2.	California Offset Printers 17277 Kaison Circle Riverside, CA 92508	19,000,000	115 1962	Multi-color, Multi-signature, Periodicals, Catalogs, Tech. Manuals, Directories. 10M Min.	3 Heatset Presses, Print 1-3 Wide Webs 1-6 Colors	Elect./Conv. Pre-Press, Bindery, Polybagging, Mailing, Start-up Publications	Howard Borschel Region Manager (909) 656-0460/656-0460
3.	UBS Printing Group 2420 Railroad St. Corona, CA 91720	15,400,000	55 1986	Commercial Printing, Labels, Business Forms, Books, Manuals	Heidelberg/Miller 1-6 Colors 4-Unit Open Web	Lay-flat and Perfect Binding, Gate Folding In-Line Roll-Sheeting	Gene Hamrick President/Owner (909) 273-7900/273-7912
4.	Franklin Press 1001 S. Arrowhead Ave. San Bernardino, CA 92408	15,000,000	100 1936	Catalogs, Direct Mail, Directories, Documentation, Newsletters, Corporate Communications	Heidelberg, Komori 1-6 Colors + Coating	Electronic Pre-Press, Multiple Color, Complete Bindery & Finishing	Walt Vidan President (909) 889-9773/884-8142
5.	Valley Printers, Inc. 2180 Iowa Ave. Riverside, CA 92507	9,000,000	72 1968	Commercial Printing Catalogs, Brochures Magazines, Digests	Web & Sheet Fed 6 Colors	6 Color Web Print	René L. Vega President (909) 682-5539/686-4930
6.	Crown Printers 250 W. Rialto Ave. San Bernardino, CA 92408	5,900,000	50 1970	Complete Printing Services Publications, Annual Reports, Brochures, Manuals, Point of Purchase, Advertising, Direct Mail	Sheet-Fed Komori 1-6 Colors 2-Color Perfecting	Desktop Publishing, Complete Design & EPP	Denny Shorett President (909) 888-7531/889-1639
7.	Faust Printing Inc. 8656 Utica Ave., Ste. 100 Rancho Cucamonga, CA 91730	5,122,000	34 1963	High Resolution Printing on Paper or Synthetics (Plastics) Board, Foiling, Embossing, Die Cutting, Packaging	Sheet-Fed Roland 700 1-8 Colors	Complete Electronic Pre-Press, High Resolution, Multicolor Printing/ Packaging, Paper or Synthetics (Plastics)	Don Faust President (909) 980-1577/989-9716
8.	Ace Printing Co. 948 Vella Road Palm Springs, CA 92264	3,000,000	30 1979	Multi-Color, Sheet-Fed, Brochures, Promotional Flyers, Programs, Newsletters, Publications, Scitex Color Separations/IRIS/Imaging	Komori Sheet Fed 1-5+ Aqueous Coater	In-Line Aqueous Coating, Conventional and Electronic Pre-Press, In-House Bindery	Mark Lawrence Owner (760) 323-2707/322-3547
9.	RB Graphics 3547 Market St. Riverside, CA 92508	3,000,000	30 1975	Commercial Sheet-Fed Printing, Annual Reports, Brochures, Catalogs, Manuals, Programs, Newsletters	Sheet Fed Mitsubishi/ Akiyama/Heidelberg 1-6 Plus Aqueous Coater	Conventional & Electronic Pre-Press, In-Line Aqueous Coating, In-House Bindery, Complete Letterpress Serv.	Guy Guissanie General Manager (909) 686-7100/686-4203
10.	Haig's Quality Printing 1105 N. Gene Autry Palms Springs, CA 92262	2,900,000	26 1971	Stochastic, Hexachrome, Live Color Printing	6/40-4/26/2/40 Komoris 1-6 w/coating	Top-Quality Brochures, Magazines, Annual Reports - All Digital	Haig Atamian President/Ceo (760) 778-3757/778-3761
11.	Maurice Printers 42327 Reo Nedo Temecula, CA 92590	2,400,000	22 1981	Commercial Printing, Brochures, Posters, Catalogs, Newsletters	Heidelberg 1-4	Complete Electronic Pre-Press, Creative Designers, Full Color Commercial Printing, Full Bindery	Mike Robinson President (909) 676-1871/676-5912
12.	Advanced Color Graphics 245 York Place Claremont, CA 91711	2,000,000	15 1979	4-Color to Single Color Printing, Brochures, Flyers, Repo, Point of Purchase	Akiyama, Heidelberg, Hamada 1-4	Full Color Commercial Printing, Full Bindery	Steve Thompson Owner (909) 625-3381/625-2081
13.	Corona Printing 1651 Pomona Rd. Corona, CA 91720	1,500,000	16 1980	Brochures, Promotional Folders, Corporate Brochures, Publications, Annual Reports, Direct Mail	Heidelberg/Komori 1,2,4 Colors	Full Service, Desktop Publ. Creative Artwork, Commercial Printing, Quality Workmanship	George Flambores Owner (909) 737-7020/737-1533
14.	Color Tech Commercial Printing 1601 Chicago Ave. Riverside, CA 92507	1,410,000	16 1983	Commercial Printing	Komori, Ryobi, AB Dick 9810 1, 2, 4 Colors	Full Service, Desktop Publish., Commercial Printing, Quality Customer Services	John and Christine Szukala Owners (909) 788-1500/788-2328
15.	Acree & Tharp Printing 7271 Highway 215 East Riverside, CA 92508	1,400,000	8 1988	Commercial Printing, Brochures, Posters, Color Separations	Man Roland 1-4 Color	Commercial Printing, Color Separations, Film Output, In-House Art Dept.	David Tharp Owner (909) 653-4922/653-3408
16.	Printing Resources of So. Calif. 893 West 9th St. Upland, CA 91786	1,140,000	12 1970	Business Stationery & Forms, Advertising Materials, Newsletters, Price Lists, Booklets, Labels, Color Copies	2 Color Itek 3985 AB Dick 9800 Series 1, 2 and 3 Spot Color	Offset Printing, Mailing Services, High-Speed Copying, Color Copying	Nancy DeDiemar CEO (909) 981-5715/981-9396
17.	JetCorp™ Document Serv. 77-670 Enfield Ln. Palm Desert, CA 92211	1,110,000	14 1978	Manuals, Newsletters	Docutech, Docucolor, Bubble-Jet 1-4 color	On-Demand Digital B/W & Color, Publishing & Fulfillment	Thomas Wolter President/CEO (760) 772-1075/772-1064
18.	The Performance Group 1251 Pomona Rd., #101 Corona, CA 91720	1,100,000	6 1992	Brochures, Labels, Direct Mail, Forms, Commercial Printing	Web & Sheet Fed 1-6 Colors	In-House Design, Fulfillment, Mailing	Natalie Rucinski Partner (909) 273-7390/273-7395
19.	A to Z Printing Company, Inc. 4330 Van Buren Blvd. Riverside, CA 92503	993,000	16 1921	Books, Mags., Brochures, Catalogs, Flyers, Newsletters, Letterheads, Envelopes, Cards, Pads, Labels	Heidelberg, Harris, Multi 2650 1, 2 Color	In-House Art Dept., Letterpress, Folding, Bindery, Union Label	Allison Dale General Manager (909) 689-4411/687-6387
20.	Printing & Promotion Plus by Minuteman Press 930 South Mt. Vernon Ave., Ste. 200 Colton, CA 92324-3928	850,000	7 1984	Design, 1-4 Color Printing, High-Volume Copies, Offset to Digital	Ryobi Multis 1-4 Color	Graphic Design Complete Copy Service Dedicated to Customer Service	Jon Melzer, Mgr. Linda Melzer, Owner (909) 370-0860/824-2396

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8360 Vineyard Ave. Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Jerry Strauss. Copyright 1998 Inland Empire Business Journal.

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Commercial Printers

		Ranked by 1997 Sales Volume					
Name	1997 \$ Sales Volume	# of Employees Year Established	Products	Press Type Colors	Services Specialties	Top Local Executive Title	Phone/Fax
21. Redlands Blueprint & Commercial Printing Co. 922 B New York St. Redlands, CA 92374	729,000	12 1946	Business Stationery, Brochures, Booklets, Folders, Newsletters, Reprographics, Color Copies Labels, Courtroom Displays, Reports	AB Dick 9800 Series, 2 Color Komori Perfector 1 & 4 Colors	In-House Graphics & Typesetting, Color Copies Service is Our Specialty	Daney Bachiu Manager/Owner (909) 792-3478/335-1121	
22. RDS Printing & Graphics Ctr. 603 S. Milliken Ontario, CA 91761	700,000	3 1990	Commercial Printing, Graphic Design, High Volume Copying, Digital Color	3 Hamadas 2 Color/1 Color DOC 40 Digital Color	Full Service, In-House From Design to Printed Product Including Bindery and Copying	Mr. & Mrs. Robert Saiz Owners (909) 390-6670/390-6672	
23. Pomona Print Shop 9087 Arrow Rte., Ste. 130 Rancho Cucamonga, CA 91730	487,000	3 1977	Volume Copies, Business Forms, Flyers, Business Cards, Envelopes, Manuals, Catalogs	Ittek 960, AB Dick 360 1	High Volume Copy Usage	Joe & Neal Cantone Owners (909) 593-8993/989-5352	
24. Harper's 1956 N. "E" St. San Bernardino, CA 92405	250,000	2 1984	Books, Magazines, Bus. Stationery, Typesetting, Binding, Velo & Spiral Booklets, Hardcover Foil Stamping	2 AB Dick 9800's 1-4	Fax, Typesetting, Self, Full Service Copying, Binding	Elmer Harper Owner (909) 882-1234/882-2772	

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave. Suite 306, Rancho Cucamonga, CA 91730. 4352. Researched by Jerry Strauss. Copyright 1998 Inland Empire Business Journal.

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Fontana golf course ...

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of the master plan, as are 42 acres earmarked for community park facilities.

"Our desire to protect and pre-

serve the environment extends well beyond community parks," Lewis stated. "We have, in fact, devised a unified community design theme reinforced by landscaping, monuments, waterfalls and fencing."

"In addition, portions of North Fontana's historic olive groves, which date back to the turn of the century, will be preserved by incorporating selected specimen trees into streetscapes, recreational areas and open spaces."

Lewis is currently building three developments in the city of Fontana — Windemere in Hunter's Ridge, Jubilee in Southridge and Independence in North Fontana. Next month, the company will break ground on a shopping center anchored by Albertsons at the

southwest corner of Baseline Road and Cherry Avenue.

No stranger to Fontana, the Lewis organization has built more than 1,500 homes in the city since 1968. Founded in 1955, the Lewis Homes group of companies has for several years been listed in *Forbes* magazine as one of the 500 largest privately-owned companies in the United States.

At present, 15 Lewis-built residential developments are open in Los Angeles, San Bernardino, Riverside and Orange counties.

Rich get richer ...

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with incomes of more than \$1 million jumped 52 percent between 1994 and 1996, from 8,529 to 12,930. Households with \$5 million to \$25 million in income jumped 62.3 percent over that same period, while \$25 million-plus households increased by 120 percent.

New millionaires are being created in Los Angeles at a double-digit rate, but ranks at the low-end of the income spectrum are also swelling, while L.A.'s middle class shrinks.

A study prepared for the *Business Journal* shows that the number of L.A. residents in households with incomes of less than \$20,000 a year grew by 14 percent between 1994 and 1996.

That same period saw the number of residents in households with incomes between \$40,000 and \$100,000 decline 12 percent.

In researching and compiling its list of the wealthiest Angelenos, the *Business Journal* identified individuals and families whose fortunes have been well chronicled over the years as well as individuals whose wealth is based primarily on equity in public companies.

For persons whose wealth is in private companies, the *Business Journal* — with assistance from industry experts — determined the current market value of these companies.

This report was provided by *Business Wire*.

Mix cops with private security ...

continued from Page 35

make on-sight arrests. This knowledge is somewhat known to the public and is the reason why some people might not take security guards seriously.

According to Jerry Fulwood, deputy city manager for Rancho Cucamonga, the Epicenter has also employed the private security firm, Wells Fargo Guard Services. They are mainly used to patrol the stadium after hours and when an event is over.

In San Bernardino, the Ranch Stadium employs Pinkerton Security & Investigation Services to patrol the parking lots during events, but inside the arena the guards are off-duty San Bernardino Police officers.

Greg Cozzo, director of operations of Ranch Stadium, said the off-duty officers wear yellow T-shirts with "security" on the back and are paid \$19 an hour per officer. The stadium pays Pinkerton \$11 an hour per guard. Although the officers are paid more, Cozzo said there is no rivalry between Pinkerton and the policemen.

"The officers that work here love what they do," Cozzo said. "I provide an atmosphere of baseball games, and the officers love it and the people, too."

And Cozzo said there is a significant difference between how best to utilize the skills of policemen and security guards.

"Pinkerton provides a great service," Cozzo said. "But I would rather have them outside watching parked cars and have someone inside who's more trained in CPR."

While there is no rent-a-cop program at the San Bernardino Police Department, most of the officers working at the stadium either have other jobs in the area or live by the stadium, according to Cozzo.

At another city, Pomona Police Department provides what they refer to as "special events services."

According to Pomona Lt. Richard Mackee, the Fairplex in Pomona has a contract with the city to provide police officers to ensure safety and crowd control at such annual events as the Los Angeles County Fair.

Mackee said that the officers involved in the special events services are paid on an overtime basis.

Pomona Lt. Ron Windell said that the promoters and the police department meet and discuss each upcoming event and how many officers are needed. He said that at the end of an event such as the Los Angeles County Fair the unit gives Fairplex an activity log, indicating how many officers were needed.

the Glen Helen Blockbuster Pavilion. According to Lt. Hector Guerra, the officers are contracted by the county of San Bernardino and the stadium bills the county for the security services.

And Guerra said that the stadium employs the private security firm Staff Pro, The Staffing Professionals, for their events. The security guards patrol the inside of the arena and provide crowd control. The officers are responsible for

and the Rancho Cucamonga Highway Patrol.

Speedway Operations Manager Phil Tucker said that both Staff Pro and law enforcement work closely together. Tucker also declined to say how much the speedway pays for the services provided by both Staff Pro and law enforcement.

According to Cpl. Paul Martin, Fontana Police Department, both the Fontana Police and the Rancho Cucamonga Highway Patrol help control the street traffic on race weekends.

The idea of "renting a cop" is not new nor is it a California trend. In New York, Yankee Stadium, a facility that is used not only for the baseball team but also for contemporary artists such as Bruce Springsteen, employs officers.

Known as the "paid detail" program, New York City Police Department officers are allowed to work as a security unit for private businesses. This program charges companies such as Macy's Kings Plaza and Cirque du Soleil \$29.70 per hour for an armed, uniformed officer; \$27 goes to the officer and \$2.70 to the city. This is compared to the \$15 and \$30 an hour fee for armed security guards.

The Yankees are the biggest client for the New York Police Department. At least 28 uniformed officers work inside the stadium at home games and have replaced the unarmed guards that were once employed.

This manpower supplements the already 200 on-duty officers, paid by the city who are responsible for not only security but crowd and traffic control during sporting events.

While the Yankees created conflict when the organization laid off some security personnel and hired officers, Inland Empire police and private security firms, such as Pinkerton, Staff Pro, The Staffing Professionals and Wells Fargo, are able to work together.

And Inland Empire business owners who feel the need for extra security have the option of either hiring a private security firm or utilizing one of the many area police departments that offer rent-a-cop services.

What It Costs to Hire Police Officers and Security Guards

Cost of Officers
Rancho Cucamonga Epicenter
\$60,000 per season
San Bernardino Ranch Stadium
\$19 an hour/officer
Pomona Fairplex
\$200,000+ for Fair

Cost of Security
San Bernardino Ranch Stadium
\$11 per hour/guard
Rancho Cucamonga Epicenter
\$55,800 per year

Other Inland Empire facilities and private security services declined to give cost figures.

Fairplex then pays the city of Pomona for the use of its police department. According to Sid Robinson, Fairplex communications manager, the corporation paid an excess of \$200,000 for police services for the 1997 Los Angeles County Fair.

Inside Ontario Mills, there is an Ontario Police sub-station. And although there is mall security, the officers, according to Ontario Sgt. Ken Hill, provide law enforcement for the mall and the surrounding area of Ontario.

The security patrol is responsible for making sure the mall is clean and the fire extinguishers are visible and also provide nighttime escorts to the parking lot.

Hill said that while Ontario Mills provides the utilities and space for the sub-station, the police station does not pay rent to the mall and the officers are paid by the city of Ontario.

San Bernardino Sheriff's Station provides added security to

making arrests for such crimes as assaults and robberies.

"It's a neat deal," Guerra said. "They have their own function and we have ours."

The station also provides what Guerra refers to as special events services. A special event such as a block party, which would require a county permit, would need the services of the sheriff's station.

Pam Nay, executive director of Glen Helen Blockbuster Pavilion, declined to say how much the facility pays the sheriff's department, but said that officers and Staff Pro have provided crowd safety at all events.

While the officers provide law enforcement, the security guards are responsible for escorting ticket holders through the front gate and making certain that illegal items such as weapons are confiscated.

Staff Pro is also used at the Penske California Speedway in Fontana, along with the Fontana Police Department, the San Bernardino Sheriff's Department

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Hispanic-owned businesses ...

Inland Empire Companies on the *Hispanic Business* 500

Rank	1998	1997	Company and Location	Business	1997 Rev (\$Mil)
30	43		Complas Inc., Corona	Telecom. Eq.	\$98.5
101	95		Victor Buick-GMC Truck Inc., Corona	Auto Sales	\$35.96
108	98		Albert Rebel & Assoc. Inc., Pomona	Export Trd./Fregt. For.	\$32.7
138	178		Martinez & Turek Inc., Rialto	Design. Eng. & Mfg.	\$24
279	213		Casa Herrera Inc., Pomona	Food Proc. Eq. Mfg.	\$12
284	363		Public Inc., Mira Loma	Trucking & Wareho.	\$12
307	328		Ruiz Mexican Foods Inc., Ontario	Mexican Food Mfg.	\$11
315	398		J&R Fernandez Inc., Pomona	Teleph. Booth Ref./Instl.	\$10.5
323	434		H.P. Contractors Inc., Rancho Cuc.	Gen. Contracting	\$10.2
371	381		West Coast Samples Inc., Chino	Carpet, Drapery, Tile	\$8.6
389	***		Mr. Plastic Recycler Inc., Ontario	Plastic Recyc. Whsl.	\$7.9
440	467		Classic Containers Inc., Ontario	Plastic Prod. Mfg.	\$6.5

*** Not on 1997 list.

continued from Page 3

nies grew by 13 percent over \$39.5 million for 1996.

For the full 500, the above-average growth fits the statistical profile of the list as an efficient economic machine driven by progressive management and technology, according to the magazine. A magazine survey shows that nearly 80 percent of the companies on the list have a written business plan, and most of these plans cover three to five years into the future. More than half of the companies on the list offer employee profit-sharing programs.

Looking at technology, 144 of the 500 firms report having a website, a big leap from the 1996 tally of 86 companies.

Hispanic Business reports jock-

eying among big revenue generators on the list reflects the shift from "traditional business" to hotter industries.

"For the first time in three years, Burt Automotive Network slips from the number 1 spot on the list despite revenue growth of 6.6 percent," the magazine states.

Burt was replaced by Miami-based employee management firm Vincam Group Inc., which more than doubled its sales in 1997 to post revenues of \$983 million.

This trend was felt in the Inland Empire with the number two regional company on the list, automotive sales firm Victor Buick-GMC Truck Inc. of Corona, falling from 95 to 101 with total revenues of \$36 million.

But the number one Inland Empire company, telecommunications equipment firm Complas Inc.

of Corona, rose from 43 to 30 with total revenues of \$98.5 million.

The only other local firm on the list related to telecommunications, telephone booth refurbishing and installation company J&R Fernandez Inc. of Pomona, rose from 398 to 315 with total revenues of \$10.5 million.

The hottest Inland Empire growth company on the list is Rancho Cucamonga-based H.P. Contractors Inc., a general contracting firm, which made a tremendous leap of more than 100, jumping from 434 to 323 with revenues of \$10.2 million.

The fourth largest local company on the list, design engineering and manufacturing firm Martinez & Turek of Rialto, jumped from 178 to 138 with revenues of \$24 million.

According to principal Tom

Martinez, Martinez & Turek grew at a 9 percent rate in 1997 largely because of the growth in the use of cellular phones and pagers, which require satellites — the firm manufactures tools that enable other companies to maneuver satellites and rockets before they are launched into space.

But company founder Larry Martinez, Tom's father, said the company's rapid growth is a result of aggressiveness.

"We are very competitive," Larry Martinez said.

Competitiveness and quality products have propelled Martinez & Turek to become the largest Hispanic-owned machine tools manufacturer in the nation, according to Martinez.

"The Inland Empire should be proud of that — I am," Martinez said.

Empowerment Zone. This is designed to help fight blight and revitalize the city in making it a success.

Support from the IVDA is vital in receiving the coveted status, said San Bernardino Mayor Judith Valles, an IVDA member. The designation also includes a \$100 million grant.

One area of the revitalization effort will be the former Norton Air Force Base, which IVDA plans to convert for civilian use.

Zone boundaries have yet to be drawn, but the area is limited to 20 square miles and may spread among

three nonadjoining census tracts.

A committee of community leaders has been formed to focus on key elements of revitalization, including public improvements and job opportunities.

The application for the federal Empowerment Zone, which will be completed by the city's Economic Development Agency, must be submitted to the state by Sept. 21 for review. It will then be transferred to federal officials. City officials are expected to know if the city won the grant by the end of the year.

Who's Who in I.E. RESTAURANTS

Ricardo Santana



Chef Ricardo Santana, of Impressions Gourmet Catering, was born in El Paso, Texas, and raised in Ontario, where he graduated from Chaffey High School.

He began his culinary career at the age of 17, cooking in various small dinner houses. As he showed greater competence, his responsibilities increased.

Santana cooked for the opening of the Maruko Hotel and Convention Center in San Bernardino. Later, Santana cooked for Castaways Restaurant in San Bernardino, under the direction of Executive Chef Don Cadiente.

Cadiente was later offered a position as the executive chef for the L.A. County Fair Grounds. He accepted, and he was so impressed with Chef Santana's work that Cadiente recruited him as his executive sous chef.

Santana wanted to cook French cuisine, and he served as executive chef at La Cheminee Restaurant in Ontario. Later Santana accepted an offer to open and run his own kitchen at the Sundance Inn in Glendora.

Throughout his career Santana has participated in food shows such as Art a la Carte, Taste of the Inland Empire, Evening at the Plaza and Taste of the Town.

Santana was recently sworn into the Inland Empire Chefs and Cooks Association.

And now Santana is the executive chef at Impressions Gourmet Catering of Ontario. He has been with Impressions since 1991.

"I consider my career as another form of art," Santana said. "Being a natural artist, I really love what I do."

Edward Voysest



The Potiniere restaurant is one of the many balls that Edward Voysest, food and beverage director of the San Bernardino Hilton, juggles seven days a week.

He also manages all catering, hotel bars and room service. The director said the key to his success is good employees, from management to the servers.

"You're only as strong as your weakest link," Voysest said.

At 37, Voysest is an energetic manager who describes his style of leadership as empowering those he supervises while still being available

for communication and further direction when needed.

"You give them [employees] the ball and let them run with it, but you run alongside," Voysest said.

Born in Havana, Cuba, Voysest immigrated to the United States and received his bachelor's degree in business from California State University, Northridge.

With the desire to mix business with pleasure, Voysest, who now lives in Colton, sought a career that would allow him to travel, and he became a manager of operations for American Airlines.

After four years with American, Voysest began managing a Cuban restaurant in Los Angeles through family connections. He said moving from the airline industry to the restaurant business was a natural transition.

"It's hospitality both ways," Voysest said, "no matter how you look at it — customer service."

With the Hilton for two years, Voysest beams with pride when talking about Potiniere, an American Continental restaurant that once specialized in French food. Its name means "the gathering place."

"Our superb service and excellent food along with our unique ambiance in our Potiniere restaurant stays a cut above the others," Voysest said.

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At deadline ...

continued from Page 3

ted to the continued growth and financial strength of Community Bank.

Current president and CEO John C. Getzelman has accepted another opportunity.

Community Bank, headquartered in Pasadena, is an independent bank with assets of \$1 billion.

Real Estate Sales Are on the Rise

California Association of Realtors reported a 6.3 percent dip in sales

between April and May for existing homes in the Inland Empire.

The Realtors Association reported that Inland Empire sales activity has increased 16.9 percent since May 1997. The median prices of homes in the Inland Empire was \$122,400 in May 1998, up 6.3 percent over May 1997.

IVDA Backs San Bernardino's Efforts to End Blight

The Inland Valley Development Authority (IVDA) is supporting San Bernardino's efforts in obtaining the city's designation as a federal

WHO'S WHO IN I.E. RESTAURANTS

continued from Page 45

Gordon Angel

Who is over six feet tall, easygoing, has loads of skill and talent, loves to fish, plays cards, has simple food tastes that lean to a bologna sandwich and a bowl of Campbell's soup, and wears a big, tall white hat?

At the Radisson Hotel San Bernardino, the answer is Gordon Angel, executive chef.

"A restaurant, hotel catering facility, country club [and] a military facility, I've had experience with them all," Angel said. "You must be patient [and] always alert to see when the right pieces fit together so that you are proud of the big picture when it is complete."

Chef Angel graduated from the Northwest School of Culinary Arts with a degree in culinary arts and restaurant management and is European trained.

He gained expertise in opening new restaurant properties and trouble-shooting ones in existence while with the Southwestern Division of Sheraton Hotels, and he has owned his own catering company.

"Spencer's Restaurant has great food and service," Angel said. "Many people perceive our restaurant and menu as something to experience only for special occasions. We are constantly looking at ways that our menu and atmosphere can be made a little less formal, and to be a restaurant that appeals to the in-house guest as well as Mom, Dad and the children. We want people to experience the facilities, menu and services often."

But how do you do that?

"Ah, that is the fun of the puzzle," Chef Angel responded. "The research, the working together to come up with new ideas, not just warmed over ones, the training of the hotel staff, and the promotion are all part of the big picture — one well worth waiting and watching for."

Dave Kempfer



As general manager for Dave & Buster's at Ontario, Dave Kempfer brings more than 15 years of restaurant industry and management experience to one of the Inland Empire's largest restaurant/entertainment complexes.

An industry veteran, Kempfer began his career as a dishwasher at the young age of 14 and worked his way to the top management position at D&B's Ontario location.

Kempfer's responsibilities include overseeing all operational issues and activities, training staff

in the "legendary" service of Dave Corriveau and Buster Corley, and providing a memorable experience for all guests.

"The best part of my job is making sure all guests enjoy great food, great fun and the best of times," Kempfer said. "Dave & Buster's gives people an escape from everyday life in an entertaining atmosphere. I feel fortunate to be a part of a company that's an industry leader."

Prior to joining D&B in 1996, Kempfer worked as a manager for Hungry Hunter and Mountain Jack's, both subsidiaries of Paragon Steakhouse Restaurants Inc.

Based in Detroit for more than six years, Kempfer decided to move to California and help Dave & Buster's open their first West Coast store in the heart of the Inland Empire.

While having a lifetime of experience in the restaurant industry, Kempfer took a five-year break and enlisted in the Army before pursuing his restaurant management career. He currently resides in Murrieta with his wife, Erin, and their daughter, Molly.

DiCenso Family

DiCenso's is a family-owned restaurant in Upland that opened in 1961 with the motto, "Mangia, Be Ve, Salute e Buono Appetito," meaning eat, drink, good health and have a good appetite.

The story began in Abruzzi, Italy, where the

DiCenso family originated. Tony, Fine and Pia were born there and they all came to the Inland Valley as children. Their parents opened DiCenso's as a way of letting the Inland Valley taste good Italian cooking.

As the years went by, the children followed in their parents' footsteps and continued making good, authentic Italian food. What sets this Italian restaurant apart from others is that they make all of their sauces, salad dressings and pastas on the premises daily. This allows them to deliver the utmost in freshness and taste.

Pia, the middle child, will greet you as you walk through the door, almost as if you were a guest in her own home.

Fine, the other sister, makes all of their sauces under lock and key. She makes sure that your entree is prepared to perfection. Freshly baked bread with rosemary and vinaigrette drizzled on top is served to you within moments of being seated.

The abundant antipasto selections are enticing. DiCenso entrees include veal, pasta, chicken, beef and fish, all of which are prepared with delicate sauces that are made daily.

Their angel hair tossed with basil, tomatoes and roasted garlic is one of the favorites. Each meal can be complemented by a fine domestic or Italian wine.

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Local Officials Discuss Economic Development of San Bernardino

by Stacey Gallard

Improving the city of San Bernardino and bringing back economic growth were subjects of a seminar presented by the William C. Velasquez Institute (WCVI) last month.

The seminar at the Radisson Hotel in San Bernardino was cosponsored by Judith Valles, mayor of San Bernardino, and Southern California Edison Company. The event, which featured a discussion panel, focused on what the WCVI referred to as the "empowerment zone."

According to panel member Mayor Valles, the empowerment zone is designed to promote economic opportunity within a stable community development in a distressed area. Such an area would receive funding from the U.S. Department of Health and Human

Services.

Known as the Federal Empowerment Zone grant, it will provide an area \$10 million per year for 10 years. Valles believes that the city of San Bernardino would qualify for the aid.

"To be designated an empowerment zone, it takes a great deal of work and effort, and it's by the people that live in the community and by the different communities that will be formed," Valles said. "The city really is going to need you. This is only the beginning."

Valles said the key to improve the city and make it successful is partnership.

Another panel member, Mike Bazdarich, director of Inland Empire Economic Trends & Forecasting, said the city has a bad reputation of low employment and high crime. To remedy this, Bazdarich advised San Bernardino

to focus on finding an economic area and developing it. One example he pointed out was the Ontario Mills.

Ontario and other "aggressive cities," like Temecula and Corona, now have a growing economy, Bazdarich said. These areas also have more "new housing" activity.

"There is a light at the end of the tunnel and there is an oncoming train — [I urge you] to jump on it," Bazdarich said.

Steve Valenzuela, panel member and CEO of Los Angeles Community Development Bank, believes that one of the problems San Bernardino is facing is lack of business faith within the city. Instead of imputing finances in the city, residents go elsewhere.

Valenzuela suggests the city should develop business partnerships with both public and private sectors. These partnerships should then decide if the needs of the community are met. The city should also concentrate on attracting new businesses and keeping the expanding businesses in the community.

Panel member Antonio Gonzalez, president of WCVI and chairman of Los Angeles Community Development Bank, said San Bernardino must decide the type of businesses it wants to attract to rebuild the economy. Gonzalez said that the city should first reject the fantasy of having a large factory come to the city and provide employment.

"The era of the big factory moving lots of workers here and there — that's an era we like to think about," Gonzalez said. "We come from that generation of the big factories, the Kaiser Steel. That era has come to a close."

"I'm not saying there's not going to be some big plants coming and going; there will be. But it's not the linchpin of successful strategy."

Gonzalez said that through the empowerment zone, cities like San Bernardino can be successful by supporting smaller businesses and encouraging economic growth.

Mayor Answers Questions on Economic Development

Questions asked by Stacey Gallard

San Bernardino Mayor Judith Valles recently spoke at a seminar that focused on economic development in the city of San Bernardino.

The *Inland Empire Business Journal* caught up with Valles, who won office during a special election in February, to ask her about her plans for the future growth of the city.

Judith Valles

Q. What are your economic plans for the city of San Bernardino?

A. Business development, job development.

Q. How did the June 16 seminar fit into your overall plan for economic development?

A. We already have a head start on our city's strategic plan, so the Empowerment Zone Community Partnerships and input will accelerate the process.

Q. What are the next steps in your economic plan?

A. Continue to develop the strategic plan and priorities for the city, reduce blight and crime which will help with business retention and attraction.

Q. Will your economic agenda for the city focus on specific areas?

A. Yes. We will target specific businesses.

Q. What are they?

A. Manufacturing and distribution.

continued on Page 48

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Health costs rise ...

continued from Page 3

drugs has been one of the factors in the rate increase, Viagra is not one of the drugs that is widely requested by patients. He said that AIDS drugs are more in demand.

Another factor in the statewide rate increase, Anderson said, is the rise of hospital utilization, meaning that the large increased membership of Kaiser insurers have had to go to other medical facilities instead of Kaiser hospitals due to a nursing staff shortage and fewer hospital beds.

It has been reported that Kaiser Foundation Health Plan Hospitals had an unaudited loss of \$270 million on revenues of \$14.5 billion. This loss reflects industry-wide competitive pressures with other health insurance companies as well as higher-than-anticipated operating costs.

Anderson said that while Kaiser had financial losses in 1997, the plan for 1998 is to cut back on capital expenditures.

And there are plans to hire more nurses for their hospitals and hopefully prevent insurers from having to be referred to non-Kaiser hospitals.

"We plan to deal with this financial plan prudently and carefully," Anderson said.

Despite its well-publicized financial loss for 1996, Kaiser has still managed to be highly rated in the health insurance industry.

In California, Kaiser has an

estimated 5 million members. The organization's Southern California and Northern California health plans were ranked the two best and only "four-star" plans in the state, according to *U.S. News & World Report*.

At PacifiCare of California, the premium rates for 1998 have increased between 4 to 6 percent, and the biggest increases are prescriptions at 10 to 15 percent. In Medicare the increase was 12 percent.

PacifiCare Health Systems Inc. has experienced health care cost increases, and restructuring costs rose from \$4 million in December 1996 to \$7.7 million in December 1997. These costs include the acquisition of FHP International and the selling of the Florida, New Mexico and Illinois operations. These factors combined with other costs contributed to a net loss of income of \$21.7 million for 1997.

PacifiCare spokesperson Cheryl Brady said although the premium rates have risen since 1997, insurers will still get the same level of quality care.

This year's enrollment in California is 2.3 million and in the Inland Empire is 259,000. The company has long-term contracts with 31,000 physicians in California, with 2,784 serving the Inland Empire.

Brady said that compared to Kaiser Permanente, the rate increases are not that significant.

She points out that, unlike Kaiser, PacifiCare does not have its own medical facilities and instead refers patients to hospitals and medical clinics that accept their insurance.

Any changes in employee coverage, Brady said, depends on the employer group that provides the insurance coverage for its employees.

At Aetna U.S. Healthcare this year, things are looking good. The results from the first quarter of 1998 show that operating earnings were \$162.9 million, up from \$142.6 million for the same period in 1997.

"At Aetna U.S. Healthcare we continued our initiatives designed to address medical costs and improve customer service and claims handling during the fourth quarter," said Richard L. Huber, president/CEO of Aetna. "These initiatives contributed to higher operating costs in our health business, yet we believe they are prudent steps for us to be taking for the long-term growth of our business."

With changes in coverage taking place amid higher industry costs, some members are asking

how will this affect Medicare benefits?

At Secure Horizons, spokesman Scott Rinefort said that a statewide rate increase will not cause any changes for Medicare beneficiaries.

And the company merged with Foundation Health Plan (FHP) in January, but Rinefort insists that the merger has benefited Medicare recipients.

"We very carefully considered the benefits offered both by FHP and Secure Horizons, and we came up with a "blended benefit" package," Rinefort said.

Rinefort said members will receive full hospitalization and coverage. Benefits include zero-dollar monthly plan premiums, zero-dollar office visit copay, home health care and reduced copayments for prescriptions. For prescriptions, members will pay \$5 for pharmacy-direct drugs and \$10 for mail order deliveries.

"On the Medicare side we remain committed to provide our members with the low price service levels that they're accustomed to as well as health care coverage that they need," Rinefort said.

JULY 1998

Mayor answers questions ...

continued from Page 47

Q. Are there any plans for redeveloping the downtown area? If so, what are they?

A. The CinemaStar Theater project, Theater Arts International new performance art season at the California Theater and other ongoing events. Increase traffic and trade and spread the efforts to all business districts of the city.

Q. Will there be a special redeveloping team organized?

A. We are in the process of redefining EDA/city functions and efficiency. EDA [Economic Development Agency] staff have been assigned to oversee the empowerment zone strategic plan with city and community partnerships.

Q. How will the program be

funded?

A. The Federal Empowerment Zone grant will provide \$10 million for 10 years.

Q. Switching gears here, what are your plans in terms of education for the city of San Bernardino?

A. Continued partnerships with community colleges and CSUSB [California State University, San Bernardino] with after-school programs for middle schools and other educational partnership resources.

Q. Are there plans to structure education in order to prepare college and high school students in San Bernardino for specific industries?

A. SBETA/Community College Partnerships in Progress with our "Tech Trade" area industries, Santa Barbara Aerospace, etc.

JULY 1998

Goodwill Industries Introduces Computer Recycling Program

Interested in getting a great deal on a computer? How about an inexpensive and nonstressed way of learning to operate a computer or designing a Web page?

Goodwill Industries of Southern California is making such things possible. Through its innovative computer recycling program, the Los Angeles-based charity uses computers donated by local businesses and private parties and reconditions them to resell at a lower price.

All computers are thoroughly tested by Goodwill-trained computer technicians. A 30-day warranty is also included in the service. The organization also offers a complete computer training program in office software and the Internet.

"Computer recycling is a win-win situation for everyone," said John W. Grant, director of information technology for Goodwill Industries of Southern California. "We are able to make computers and computer skills education available to our community at an affordable cost, give much needed technical job training to the disabled and disadvantaged, and offer businesses an environmentally friendly and socially responsible way to dispose of computer equipment."

Prices for personal computers range from \$50 to \$600. Printers are priced between \$25 to \$350. The computers are sold with a DOS or Windows operating systems. A variety of software packages for word processing, spreadsheet and database management can also be installed at no additional charge.

Since it began in March 1997, the program has been successful in providing computers and software at affordable prices.

"A lot of people come in to buy computers for their children," said Carol Normile, office manager for Goodwill Industries. "The city of La Habra had recently bought 10 computers for a classroom."

To purchase a computer, the organization has two computer showrooms available. Set up like small computer stores, these facilities are located in the cities of Los Angeles and Van Nuys.

For more information regard-

ing purchasing computer equipment, call Goodwill Industries at (213) 223-1211 ext. 294.

The six-hour computer training program provides state-of-the-art equipment and hands-on instruction in Windows 95 and Microsoft Office (Word, Excel, Powerpoint, Access and Outlook). A 15-hour Internet lab offers instruction with a

56k-frame relay, providing high-speed and reliable connection to the World Wide Web. Class schedules vary and seating is limited. Registration is required.

The cost for the training programs is \$99. For registration or more information, call the Computer Training Program at Goodwill Industries of Southern

California at (213) 223-1211 ext. 287.

Donations of computers or software are always appreciated and the charity will provide pick-up service for any donated computer equipment. For information on computer donations, call the Computer Recycling Services program at (213) 223-1211 ext. 294.

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Plans for Corona business park ...

continued from Page 3

Ed Loftus, president of Thomson, said the plant will initially employ about 50 and expand to about 80 within three years.

Sundance Spas was sold earlier last month to Jacuzzi Inc. Sundance President Ron Clark is the owner of Wild Rose Business Park.

According to Snyder Langston, at completion within

three years Wild Rose Business Park will generate up to 2,500 jobs and be a \$60 million development with 1.4 million square feet of manufacturing facilities. The park will offer 14 parcels and have room for up to 25 manufacturing facilities and various support businesses.

The park is the first major industrial development in the Temescal Canyon area south of Corona. The city has plans to annex the region.

1998 Expo Features Emotional Speeches

Be wary of controlling men was the advice that Carol Channing gave to the more than 1,300 women who attended the 1998 Women & Business Expo.

The Broadway star and first keynote speaker discussed the reasons for her recent divorce, which has made headlines.

Her emotional and inspirational speech set the tone for the Expo at the Riverside Convention Center on May 29.

Another keynote speaker, Naomi Judd, spoke about her immense struggles before becoming a famous country singer.

Walking through the crowd and standing on chairs, Judd mesmerized the audience with her story of how she became pregnant after her first "time" and, since she was not married, became the talk of the small town where she grew up.

Judd moved to a sleazy motel in Los Angeles to try and find a better life in the big city but could not find success. She later moved to Kentucky and lived on a mountain with no phone or television.

During that hard and isolated time, Judd gave her daughter, Wynonna, a guitar, and the rest, as they say, is history.

In addition to the third keynote speaker, Toni Grant, the all-day event also featured 24 other speakers who led break-out sessions covering a variety of topics regarding women and their careers.



Photos from top, clockwise:

Keynote speakers Carol Channing and Dr. Toni Grant share a moment;

Dr. Toni Grant;

A speaker leads a break-out session;

Naomi Judd gives an Expo attendee her autograph.



The Women & Business Expo is dedicated to the enhancement of women's personal growth and business opportunities in the Inland Empire. Women will continue to have great impact on the future of the Inland Empire. Projections on a national scale predict that by the year 2000, 50 percent of all small businesses nationwide will be women-owned.

Photos from top, counter clockwise:

Keynote speaker Carol Channing smiles with a group of Expo attendees;

Naomi Judd hugs Maria Amaya, who received an award at the Expo from Assemblyman Fred Aguiar's office. The Garey High School graduate will use the \$1,600 scholarship for college;

Carol Channing speaks with an Expo attendee;

Women register at the Expo.



Inland Empire Restaurant Review

Dining Dining at Tokyo Tokyo

by Joe Lyons

It could be a trend of some kind in restaurant naming. Right across from Cucina Cucina is Tokyo Tokyo. At least no one calls me Joe Joe, the writer writer.

Watching people enter Tokyo

Tokyo is entertainment in itself. The 375-gallon koi fish pond is sealed beneath the floor under glass tiles, causing people to jump as they enter.

Then there are the tables. Regular seating for westerners and Tatami-style seating for those who want to act Japanese. Tatami-style, I should mention, has a sunken floor underneath the table so you do not actually sit kneeling down. You get to dangle your feet.

But let me tell you about the food. Understand that I am no fan of sushi, but the appetizers here are wonderful. Tako-Su, Ebi-Su and the Su-No-Mono-

Combo run from \$6 to \$10 each and I was impressed. Following that are the fried meat appetizers, Gobo Beef, Carrot Chicken and Green Onion Pork Finger Rolls, all \$5 each. After that came the Yakitori Combo which has beef, chicken and shrimp together for \$5.

Specialties include the Empire Yaki Udon, which is a stir fry noodle and seafood plate for \$14, and the Miso beef, marinated in white wine and miso sauce for \$13.

Entrees include the Fried Seafood Tempura for \$18 or the table-side-prepared dishes such as Scallops Butter Yaki for \$21, the "7" Flavors Lobster for \$28 and the traditional Filet Mignon for \$22.

Sushi dinners include the Sushi Deluxe with 10 different treats for \$18, the Nothing But Raw plate of seafood sashimi for \$28 and two different hand roll plates.

There is also a page in the menu reminding you not to leave Tokyo Tokyo without a taste of their Royal Dungenes crab. "Dungenes crab, fresh, juicy steamed in a secret recipe and

served with a house secret vinegar sauce," it reads. This taste is only \$27.

Surprisingly the desserts are very western. Table-side-prepared Banana Flambé or Cherry Jubilee for \$9 each. You can enjoy a glass of wine from a more than adequate list at reasonable prices or a traditional sip of Saki. There is also the Superior Top Mountain Tea, served in proper Japanese tea ceremony. This tea was originally reserved for royalty, and may still be, since it costs \$8 a cup or \$25 a pot.

The area around the new Ontario Mills Mall is developing a number of restaurants of a better grade than most people in the area are used to. This may explain the guys at the Sushi bar in T-shirts and reversed baseball caps pounding brewskies with their sushi. Still, tastes in the Inland Empire are elevating. Tokyo Tokyo is part of that learning experience.

Tokyo Tokyo Restaurant is located at 990 Ontario Mills Dr., Suite "H." For reservations, call (888) 81-TOKYO.

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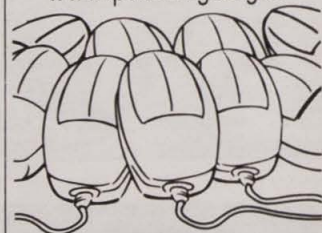
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MEAD ON WINE

Update on a Pioneering California Wine Region

by Jerry Mead

Ever since a Sacramento retailer introduced Sutter Home Winery's owner to a pre-Prohibition Zinfandel vineyard in Amador County, the revitalization of the Sierra Foothills wine industry has been going strong.

Both Calaveras and Nevada counties have seen large new vineyard plantings from the '70s on, and new wineries opened as well.

But nowhere in the historic gold country of the Sierra Foothills has there been more change than in El Dorado County. (El Dorado lies roughly between Highways 50 and 80 between Reno, Nevada, and Sacramento and isn't that long of a drive from the Bay Area or Central Valley towns like Modesto, Stockton or Fresno.)

It's a little known fact that in 1860 there were more wineries in El Dorado than in either Napa or Sonoma. Prohibition wiped out the mostly small enterprises and most of the vineyards disappeared as well.

El Dorado has a cooler climate, at a somewhat higher elevation, than most of the rest of Foothills wine country, permitting the successful growing of grapes like Riesling, Gewurztraminer and Chardonnay. But it's El Dorado reds that interest me most and I recently conducted an armchair taste tour of the county's offerings.

Most of the producers are small, with distribution varying widely, from sales only at the winery to limited out-of-state sales. A phone call to (800) 306-3956 will direct you to the nearest retail availability and/or get you a free color brochure with a map and winery list.

Sierra Vista 1997 Fleur de Montagne (\$14)

A blend of Syrah, Grenache, Mourvedre and Cinsault, it is a not-unsuccessful attempt at a California style Cote du Rhone. Very young, intense, bright berry flavors and a little plum and some spicy undertones. I'll like it better with six months to a year of bottle age. Rating: 87/87

Single Leaf 1995 Estate Zinfandel (\$9.50)

Ripe but not overripe berry and plum flavors with enough spine and backbone to improve for three to five years. Rating: 87/92

Latcham 1995 Special Reserve Zinfandel (\$14)

Ripe, plummy fruit; lush and delicious; a wine that feels great in the mouth. Flavors enter tasty and build and expand all the way to the finish. Rating: 90/89

Windwalker 1996 Cooper Vineyard-Amador Barbera (\$12.50)

A challenger to Sebastiani and Montevina, which usually dominate this category. Big fruit and a full-bodied mouth and a highly extracted and richly flavored red. Plum flavors again, with a big, spicy background. Rating: 92/94

Boeger 1995 Charbono (\$15)

Still a baby! The only problem with Charbono is it tends to want 10 to 20 years of bottle aging, and I'm at the point in my life when I want wines that will be ready in 10 to 20 minutes. Powerful and intense with a slight awareness of alcohol. Plum flavors dominate. Rating: 85/84

Coulson Eldorado Winery 1996 Claret (\$15)

A blend of 60 percent Cabernet Franc and 40 percent Cabernet Sauvignon, it could have been labeled Meritage. Blackberry and cassis leading into some fairly complex flavors and after-flavors. Supple and silky. Rating: 88/88

Granite Springs 1996 Syrah (\$14)

Thick as a brick! A really ripe, intense, almost concentrated young red with super berry and plum fruit. Drinkable now but will outlive us all. A definite collectable. Rating: 94/88

Madrona 1996 Shiraz-Cabernet Sauvignon (\$11)

I want to like this wine better than I do, and it is certainly priced right. The idea of blending these two grapes (Shiraz is a synonym for

Syrah) is an Aussie invention and a successful one. It's a biggie, with berry and oak flavors. There's a touch of astrigency and I'm concerned the fruit may not outlive the tannin. Rating: 82/86

Venezio 1995 Cabernet Sauvignon (\$10.50)

Very limited and probably available only at the winery, but it's worth tracking down. It's beyond a "Best Buy" it's a steal. Unbelievably youthful for a two year old. Really intense boysenberry and blackberry fruit. A classic Cabernet with a potential life span of 10 to 20 years. Rating: 94/98

Jodar 1994 Cabernet Sauvignon (\$13)

Plum and blackberry; big and ripe; nice wine. Slightly tannic edge in the finish. Rating: 85/84

Oakstone 1994 Meritage (\$14)

A blend of 37 percent Cabernet Sauvignon, 31 percent Cabernet Franc and 32 percent Merlot. Good

claret style flavors, but unresolved tannins make it unsuitable for immediate drinking... maybe with time. Rating: 82/84

Oakstone Merlot Port (\$16)

Very young boysenberry and dark cherry fruit flavors. Sweetness level is just right and brandy enrichment is dandy. Rating: 87/85

Single Leaf Port (\$15.50)

This is a blend of roughly 25 percent each of Cabernet Sauvignon, Cabernet Franc, Zinfandel and Petite Sirah. It's a rather complex young wine and a blend of two vintages, 1993 and 1994. The sweetness is perfect, the mouthfeel elegant and the flavors ripe plum and boysenberry. Rating: 90/86

Wines are scored using a unique 100-point system. First number rates quality; second number rates value. For questions on any of the wines reviewed, contact Mead's office at (800) 845-9463 or wine-trader@aol.com.



Wine Selection & Best Values

by Bill Anthony

Rodney Strong

Sauvignon Blanc 1997 \$10.00
Northern Sonoma, California,
Charlotte's Home

Ca'vit

Pinot Grigio 1997 \$8.00
Delle Venezie, Italy

Concannon

Sauvignon Blanc 1997 \$8.00
Livermore Valley, California,
Selected Vineyard

Rabbit Ridge

Sauvignon Blanc 1997 \$10.00
Russian River Valley,
California

Kistler

Chardonnay 1995 \$42.00
Russian River Valley,
California, Vine Hill
Vineyard

Patz & Hall

Chardonnay 1996 \$42.00
Mount Veeder, California, Carr
Vineyard

La Boatina

Pinot Grigio 1996 \$16.00
Collio, Italy

Carlo Buzzinelli

Pinot Grigio 1996 \$13.00
Collio, Italy

Campanile

Pinot Grigio 1997 \$11.00
Grave del Friuli, Italy

Lawsons Dry Hills

Sauvignon Blanc 1997 \$14.00
Marlborough, New Zealand

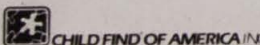
Kim Crawford

Sauvignon Blanc 1997 \$15.00
Marlborough, New Zealand

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Following the Success of Books and More for Dummies

Part II of II

by J. Allen Leinberger

Success breeds success. So it has been with I.D.G. Books and their "Dummies" series. More than 40 million have been sold so far. You can tell because the upper right corner of each copy shows the latest count.

Of course, things did not stop there. The I.D.G. people started other book series, some of which have taken off beyond all expectations and some of which ran into an iceberg on their maiden voyage.

Discount book stores still have a few of the "101" tutorial series. And there are still a few of the teachers series. Sadly, no one I talked with seems to know whatever happened to their monthly newsletter, "Do It with Macintosh."

Still running strong, however, are the "Quick Reference" books. These are small handbook size "Dummies" books designed for use right there at the computer. MAC OS 8, Internet, Lotus Notes, Excel and more are like the *Readers Digest* versions of the bigger "For Dummies" volumes. They come with little yellow plastic spines so they sit flat at your desk.

Other handbooks just do not have enough info for a full-sized "Dummies" book. The "Red Wine for Dummies" and "White Wine for Dummies" books are good examples. They follow their big brother, "Wine for Dummies," but by themselves they are just pocket books. So, too, are the books on bartending and entertaining.

On the other hand, there are the oversized "Dummies" books. Larger than the standard size, these include Eric Tyson's annual edition of "Tax\$ For Dummies" (with full-sized 1040 forms) and the "Crossword Puzzles for Dummies" books.

Then there are the "Bibles." If dummies want basics, then some techno-nerds must want the details and lots of them. Thus, in conjunction with *MacWorld* and *PC Magazine*, I.D.G. has published the "Photoshop Bible," the "MAC OS 8 Bible," "The PageMaker Bible," "The Claris Office Bible," "Office 98

Bible," "Corel Bible" and more. You get the idea.

Where "Dummies" books are about an inch thick, "Bibles" are about three inches thick. This is important if you judge your books by size or just need a doorstep.

Early on, the "Dummies" books began adding 3.5-inch floppy disks attached to the back cover. Plug-ins, extensions, even 10 free hours on America On Line.

By the time David Pogue got around to his "Opera . . ." and "Classical Music for Dummies" books, I.D.G. had started packing CD-ROMs back there.

But Pogue's disks were music, classical recordings. The computer side of it showed animated scoring, orchestration and even a history of the composers.

This was such a great idea that Angel Records came on line to produce a catalog of recordings called the "Classics for Dummies" series. A total of 36 disks now educate and entertain listeners to Beethoven, Puccini, Vivaldi and more. All of these can be played on your car stereo as well as at the computer, either MAC or PC.

Since the recordings were becoming popular, the books themselves went into the studio. Dr. Ruth recorded a two cassette version of "Sex for Dummies." Wine, fitness and others were added. Even Pogue's "Classical Music" was done as a cassette, with narration and music combined. Real NPR stuff.

Success can breed parody. Thus, a slim volume called "Life for Real Dummies" came out. "A Reference for the Totally Clueless," it tells how you can determine your sex or open your window in your living room. Their chapter on religion includes the name Whoopi Goldberg used in the "Sister Act" movies: Sister Mary Clarence Thomas.

Success also breeds corporate actions. I.D.G. has just announced the acquisition of M.I.S. Press, which publishes the "Teach Yourself . . ." series. These are home study courses for most common computer programs, like Word, Photoshop, FileMaker Pro, etc. Since all of these programs have had recent upgrades, we can look for new upgraded editions of these books as well. These

books also usually included back cover disks with tutorials, utilities, exercises and reference charts.

What else can we expect in the near future? The trade or lifestyle side of the "Dummies" series is preparing about 30 new titles between now and the end of 1998.

Popular categories like landscaping and business will grow and new areas like automotive and alternative medicines will hit the stores soon. With the success of the classical series, there will be more books on music, which will include CDs attached to the back.

It is not uncommon for people to ask me about their favorite topics.

"When will they write a book for me?" I am asked. The answer is, "Soon, maybe."

Nothing is firm but if you are looking for quilting or knitting or cigars, they may be out next year. Some of these have already been discussed.

My dad liked to say, "We grow to soon old and too late smart." When even the libraries are stocking these publications, it looks like dummies everywhere are growing smart at last.

Assistance for this article was provided by Mimi Sells, April Whitney and Stacy Herd of I.D.G. Books and Jennifer Perciballi of Capitol/Angel Records.

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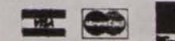
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BANKRUPTCIES

Carlos Humberto Albanez, Sonia Mabel Albanez, aka **Tejada Khuu**, 9316 Morning Glory Pl., Fontana; debts: \$214,789, assets: \$137,250; Chapter 7.

Ernie Amulong, Rosario Amulong, fdba AR Amulong & Company, 14762 Saddlepeak Dr., Fontana; debts: \$269,563, assets: \$176,500; Chapter 7.

Alfred Lee Anderson, Mae Helen Anderson, 22682 Springdale Dr., Moreno Valley; debts: \$245,444, assets: \$158,529; Chapter 7.

Wattanachai Anuchittangnant, aka **Watt Tananant**, Apinya Chutrakul, dba **Aco International**, 10700 Jersey Blvd., #570, Rancho Cucamonga; debts, assets schedules not available; Chapter 7.

King L. Bailey, Frances E. Bailey, dba **King Equipment**, 24167 Douglas Ave., Murrieta; debts: \$272,276, assets: \$234,355; Chapter 7.

Roland Glen Bell Jr., Kathy Lyn Bell, 2758 Corydon Ave., Norco; debts: \$256,685, assets: \$242,948; Chapter 7.

David Alphonse Bellucci, Mary Elaine Bellucci, 36263 Castellane Dr., Murrieta; debts: \$304,735, assets: \$239,307; Chapter 7.

Michael Simon Bensaid, aka **Michael Bensaid**, aka **Mike**

Bensaid, fdba **Corvette of Riverside**, 3485 Belgain Dr., Norco; debts, assets schedules not available; Chapter 7.

Sharon R. Berton, dba **Wainwright Inn Bed & Breakfast**, 43113 Moonridge Rd., Big Bear Lake; debts: \$292,537, assets: \$291,465; Chapter 7.

James Keith Bovee, Kathleen Ann Bovee, dba **Bovee Horseshoeing**, dba **Bovee Business Service**, 5910 Emery St., Riverside; debts: \$144,592, assets: \$124,144; Chapter 7.

John A. Burger Jr., Kathleen A. Burger, aka **Kathy Burger**, fdba **CJ's Mini Mart**, 2215 Rancho Corona, Corona; debts, assets schedules not available; Chapter 13.

Noraleana B. Burke, dba **Burke Family Day Care**, 2232 N. First Ave., Upland; debts, assets schedules not available; Chapter 13.

Timothy Douglas Caldwell, aka **Tim D. Caldwell**, aka **Timothy D. Caldwell**, Kym Valerie McQuown, aka **Kym V. Caldwell**, 13540 Suncreek Dr., Yucaipa; debts: \$473,077, assets: \$207,430; Chapter 7.

Carbon Sales & Service Inc., 3668 Placentia Cir., Chino; debts: \$95,493, assets: \$160,685; Chapter 7.

Keith Casey, Rebecca Casey, aka

Becky Markussen, 44150 D St., Hemet; debts: \$207,994, assets: \$43,990; Chapter 7.

Mary Lynn Castlebury, dba **Castlebury Family Daycare**, 11646 Low Chaparral Dr., Victorville; debts: \$143,695, assets: \$96,131; Chapter 7.

Phillip Castorena, Lori Sue Castorena, 1851 Golden Spike Dr., Colton; debts: \$359,851, assets: \$137,460; Chapter 7.

Spencer Nathaniel Charlton, 5671 Camino Real, Riverside; debts: \$292,016, assets: \$244,993; Chapter 7.

Hyungk Cho, Hee Soon Cho, dba **Ace Radiator Service**, 69155 Dinah Shore Dr., #47, Cathedral City; debts, assets schedules not available; Chapter 7.

John Collins, Susanna Collins, 43-968 W. Circle Dr., Indio; debts: \$217,828, assets: \$160,650; Chapter 7.

Olivia F. Colton, fdba **S & O Drinkmaker**, 23968 Cornith Dr., Murrieta; debts: \$388,093, assets: \$170,800; Chapter 7.

John Joseph Connors Jr., dba **Southwest Manufacturer's Service**, 31478 Heitz Ln., Temecula; debts: \$340,832, assets: \$1,950; Chapter 7.

Robert J. Eddy, Lynnette M. Eddy, 15131 Alvarado St., Lake Esnor; debts: \$254,422, assets: \$218,743; Chapter 7.

Freddie T. Evans, 2653 W. Sunrise Dr., Rialto; debts: \$194,200, assets: \$255,700; Chapter 13.

Calvin A. Ewald, dba **Southern Cal Roofing**, 29606 Saw Grass Cir., Murrieta; debts: \$210,866, assets: \$161,350; Chapter 7.

Richard R. Flores, Patricia Ann Flores, 5350 Haldor Dr., Mira Loma; debts: \$201,000, assets: \$162,500; Chapter 7.

William M. Flory, dba **Bill Flory and Associates**, dba **California Firearms Inst.**, 999 Amherst St., Corona; debts: \$270,500, assets: \$259,310; Chapter 7.

Donald Chron Ford, Beatrice Stephens Ford, 768 Navarro, Corona; debts: \$238,249, assets: \$248,400; Chapter 13.

Marvin L. Ginsburg M.D. Et Al, dba **Marvin L. Ginsburg, M.D.**, A Medical Corporation, dba **AV Western Medical Group**, 101 E. Redlands Blvd., #2016, Redlands; debts: \$2,525,388, assets: \$64,050; Chapter 7.

Michael S. Grady, Mary E. Grady, 7595 Santa Lucia St., Fontana; debts: \$334,382, assets: \$204,700; Chapter 7.

Fernando Granados, aka **Fernando Jimenez Granados**, Eugenia Granados, aka **Eugenia S. Granados**, 7380 Boxwood Ave., Fontana; debts: \$268,402, assets: \$144,000; Chapter 7.

Pamela Kennedy Gates, 24394 Silver Bullet Way, Murrieta; debts: \$274,186, assets: \$211,720; Chapter 7.

Paul Edward Greenberg, 1303 E. Racquet Club Rd., Palm Springs; debts: \$280,772, assets: \$93,300; Chapter 7.

Stephen Hageman, Karie Kinzie Hageman, aka **Karie Ann Boroski**, aka **Karie Ann Shelton**, dba **Karie's Kreations**, 27479 Echo Canyon Cir., Corona; debts: \$229,124, assets: \$183,650; Chapter 7.

DeValle E. Henry, Barbara D. Henry, dba **Henry Data System**, 5530 N. Magnolia Dr., San Bernardino; debts, assets schedules not available; Chapter 13.

Ruben N. Heredia, Jessica V. Heredia, 39676 Ridgedale Dr., Murrieta; debts: \$229,424, assets: \$159,851; Chapter 7.

Betty Darlene Hildenbrand, fdba **Aqua Motion Products**, fdba **Aqua Sun Corporation**, 25869 Paseo Pacifico, Moreno Valley; debts: \$146,235, assets: \$10,910; Chapter 7.

Dale M. Hoag, Denise M. Hoag, aka **Denise M. Hunt**, dba **Woodcrest Kennels**, 17040 Gamble Ave., Riverside; debts: \$178,359, assets: \$189,370; Chapter 7.

Gabriel Jose Ibarra, aka **Gabe J. Ibarra**, 15539 Willow Dr., Fontana; debts: \$205,684, assets: \$151,300; Chapter 7.

Virgilio S. Jacinto, Victoria M. Jacinto, 16653 Sir Burton Way, Moreno Valley; debts: \$218,807, assets: \$137,952; Chapter 7.

JPDI, Inc., a **California Corporation**, dba **Palazzo d'Italia**, 10461-A Magnolia Ave., Riverside; debts: \$188,785, assets: \$0; Chapter 7.

Roger Leslie Johnson, Linda Jean Johnson, aka **Linda Jean Myren**, dba **Roger L. Johnson General Building Contractor**, 73301 Juniper St., Palm Desert; debts: \$486,165, assets: \$252,400; Chapter 7.

John Robin Keefer, Carol Lynn Keefer, aka **Carol Lynn Reynolds**, 11859 Adams Cir., Yucaipa; debts: \$43,785, assets: \$372,370; Chapter 13.

Kathy Kennedy, aka **Kathy Boyd**, 2800 Mill Creek Rd., Mentone; debts: \$293,356, assets: \$185,860; Chapter 13.

David A. Klang, faw **Scan In A Van Inc.**, dba **Scan In A Van**, 40709 Schaefer Pl., Palm Desert; debts, assets schedules not available; Chapter 7.

Keith David Kosobucki, Julia Prince Kosobucki, aka **Julia Ann Prince**, aka **Julia Prince Whipple**, 1002 Driftwood, Corona; debts: \$490,371, assets: \$211,926; Chapter 7.

Rosann Dorothy Kubis, aka **Rosann Dorothy Albohn**, Gregory Martin Kubis, 2430 W. Via Lindo Dr., Rialto; debts: \$378,249, assets: \$187,318; Chapter 7.

Timo Kalevi Laine, Kimberly Sue Laine, 33909 Harvest Way, Wildomar; debts: \$274,096, assets: \$198,343; Chapter 7.

Joe Earl Leming, Barbara Leming, fdba **Leming Construction**, 5398 Kingsley St., Montclair; debts: \$168,952, assets: \$148,393; Chapter 7.

Terrence Edward Lewis, faw **Sir Lewis's Corp.**, 79-681 Calle Grant, Bermuda Dunes; debts: \$145,748, assets: \$155,840; Chapter 7.

Douglas William Lode, Soland G. Lode, aka **Soland Kalani**, 12 La Cerra Cir., Rancho Mirage; debts: \$298,437, assets: \$20,750; Chapter 7.

Alvin A. Lundgren, Manee Lundgren, fdba **Double Haul Fly Fishing**, 100 East Veterans Pkwy., Barstow; debts: \$248,102, assets: \$45,925; Chapter 7.

Rhonda Lynch, aka **Rhonda Hanley**, 3360 Fanwood Cir., Riverside; debts: \$253,360, assets: \$195,285; Chapter 7.

Belinda C. Manimbo, aka **Belen C. Manimbo**, 14228 Plumas Cir., Fontana; debts: \$558,781, assets: \$268,900; Chapter 7.

Johnnie M. Manning, aka **Johnnie Mae Manning**, aka **Johnnie M. Mitchell**, 12231 Langtry Cir., Moreno Valley; debts: \$219,857, assets: \$152,337; Chapter 7.

John Mata, Leticia Mata, 15831 Nan Ave., Moreno Valley; debts: \$263,217, assets: \$174,794; Chapter 7.

MANAGER'S BOOKSHELF

A Weekend Guide to Planning Your Financial Future

"4 Easy Steps to Successful Investing: Your Financial Future," by Jonathon D. Pond, Avon Books, New York, New York, 1997, 224 pages, \$12

by Henry Holtzman

There was a time when summer offered at least a week's worth of release from high-pressure workdays. People could relax and catch up on their reading. Today's typical summer vacation is a day or two on either side of a weekend, and most books don't quite fit the schedule, but "4 Easy Steps to Successful Investing: Your Financial Future" is one that does.

Author Jonathon Pond has written a solid primer in easy to understand language for people who want to set aside something beyond their 401(k) or IRAs. Although he generally uses examples in the mutual fund arena, he doesn't ignore individual stock or bond purchases or even real estate.

Pond uses a simple calculation to determine how much of your available income you should invest in both aggressive and moderate portfolio allocations. If you tend to like aggressive, high-risk investments, Pond suggests, "Subtract your age from 120. The resulting amount is the appropriate percentage of the money you have available for long-term investment that you should invest in stocks. The rest should be invested in bonds."

On the other hand, if you're more comfortable with a moderate allocation, he states, "Subtract your age from 110. The resulting amount is the approximate percentage of money you have available for long-term investment that you should invest in stocks. The rest . . . in bonds."

He goes on to explain why age is a factor in both aggressive and moderate investment styles.

"The reason the formulas are keyed to your age is that the older you become the less time you have to make up for investment losses, and yes, there will be times when you suffer losses. So as you age, your investment allocation will

gradually become more conservative since bonds are a more conservative investment than stocks."

Pond's second step to success is figuring out how much to invest in each stock or bond mutual fund category. Once again, he uses relative age as a guideline, splitting the divisions along the following seams: younger (more than 10 years from retirement); pre-retiree (less than 10 years from retiring); and retiree.

The author's third step, finding and monitoring your investments, is in many ways the most fascinating. He reminds readers that in the long run, you, not the equities brokers or fund salespeople, are responsible for the investments selected. That not only means to choose as wisely as possible based on sound information, but remembering that poor mutual fund performance is a good reason to pull

out of one fund and get into another. But Pond suggests that every fund experiences up and down periods. The key is their long-term growth. Pond's own rule of thumb seems to be a year. If a fund doesn't recover its growth pattern after four quarters, it's time to find a new home for your money.

Pond's fourth step is the periodic rebalancing of your investment allocation. He recommends this every six months because market conditions and your personal finances can easily change within a six-month period.

The remainder of the book deals with individual stocks and bond purchases, your active participation in portfolio management, special investment situations, real estate and post-retirement investing.

As with any good survey book, it also has the weakness of its

strength. It touches on so many points that when you find one you really want to explore in depth, you'll have to go through the exploration process on your own. Fortunately, there are many good books that cover each element in depth. Unfortunately, Pond doesn't offer a bibliography, so your process of discovery may take more time than you have to devote to the subject.

Other than the occasional lapse into investment adages, including the old chestnut, buy low, sell high, "4 Easy Steps" is a good first step for new investors, or even old hands at the game who want to take a look at other types of investment opportunities. The book is served up in bite-sized chunks, making it tailor-made for those who don't have time for more than an hour or two of reading on weekend vacations.

Best-Selling Business Books

Here are the current top 10 best-selling books for business. The list is compiled based on information received from retail bookstores throughout the United States.

1. "Success Is a Choice," by Rick Pitino with Bill Reynolds (Broadway . . . \$25) (2)* Ten-step system for getting ahead in business.
2. "The Millionaire Next Door," by Thomas J. Stanley and William D. Danko (Longstreet Press . . . \$22) (1) Millionaires are made of discipline, work and frugality.
3. "Reach for the Summit," by Pat Summit and Sally Jenkins (Broadway . . . \$25) (6) Motivation from the coach of the champion Lady Volunteers.
4. "Release 2.0: A Design for Living in the Digital Age," by Esther Dyson (Broadway Books . . . \$25) (3) Computing and the Internet change business and society.
5. "Die Broke: A Radical Four-Part Financial Plan," by Stephen M. Pollan (HarperBusiness . . . \$25) (7) Planning for retirement by not retiring.
6. "Fiasco: Blood in the Water on Wall Street," by Frank Portnay (W.W. Norton & Co . . . \$25) (4) Why derivatives can be dangerous.
7. "The Bankers: The Next Generation," by Martin Mayer (Truman Talley/Dutton . . . \$29.95) (5) Why bankers are less interested in retail business.
8. "The Motley Fool Investment Guide," by David and Tom Gardner (Simon & Schuster . . . \$24) (9) A not-so-foolish look at investing strategy.
9. "I'm Not Anti-Business, I'm Anti-Idiot," by Scott Adams (Andrews McMeel . . . \$9.95) (10) Adams skewers mismanagement yet again.
10. "Titan: The Life of John D. Rockefeller, Sr.," by Ron Chernow (Random House . . . \$30)** The man who was 'rich as Rockefeller.'

*(2) — Indicates a book's previous position on the list.

** — Indicates a book's first appearance on the list.

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NEW BUSINESS

66 Burger Hut, 701 W. Broadway St., Needles, CA 92363-2910, Billy Bradshaw
Early Learning Company, P.O. Box 180, Needles, CA 92363-0180, Janet Walters
Timber Wolf Cleaning Service, 34203 Caspian Rd., Newberry Springs, CA 92365-9502, Robyn Springer
Twin Lakes RV Park, 46200 Twin Lakes Rd., Newberry Springs, CA 92365-9793, Debra Stokes
Unlimited Office, 390 Greentree Rd., Norco, CA 91760-1712, Kimberly Terrazas
The Mandeln, 1058 Mission Ave., Oceanside, CA 92054-2843, Dieu Thai
Heritage Creative Group, 130 Tropicana Dr., Oceanside, CA 92054-3821, Tavita Faasua
Window World, 169 Harding St., Oceanside, CA 92057-4439, John Roth
National Mortgage Refund Tracers, 4616 N. River Rd., Spc 42, Oceanside, CA 92057-5899, Elizabeth Kriegseis
Aerocom, 4853 Luna Dr., Oceanside, CA 92057-5318, Joseph Munoz
Retail Unlimited, 1 Mills Cir., Ontario, CA 91764-5207, Felicia Chen
Specialty Spray Service, 1027 E. Acacia St., Ontario, CA 91761-4554, Steven Eberle
R O Display Mfg., 10676 Monte Vista Ave., Ontario, CA 91762, Raymundo Ornezas
R L Johnson Transportation, 11068 Bel Air Ave., Ontario, CA 91762-4650, Rodney Johnson
Control Service, 1115 Contempo Ct., Ontario, CA 91762-5410, Richard Cary
R K Industries, 1120 E. Locust St., Ontario, CA 91761-4537, George Chladni
Dolco, 1145 Jacaranda St., Ontario, CA 91762-5422, John Dolly
Sage Janitorial Enterprises, 1145 W. "I" St., Apt. 38, Ontario, CA 91762-2120, Leuvenia Johnson
Bear Paw Manufacturing, 1178 E. Deerfield St., Ontario, CA 91761-6935, Steven Geddis
Digital Network Services, 1215 Airport Dr., #375, Ontario, CA 91761-2018, Anthony Castillo
M K V Engineering & Design Svc., 1218 S. Cypress Ave., Ontario, CA 91762-4917, Michael Yokoyama
Ontario Chiropractic Center, 124 E. "F" St., Ste. 12, Ontario, CA 91764-3749, James Aquila

Best Thrift Store, 125 S. Mountain Ave., Ontario, CA 91762-3647, Anthony Reyes
Citrus Ford, 1315 Wanamaker Ave., Ontario, CA 91761-2237, Dennis Shanon
The Villa Theater, 1420 W. Holt Blvd., Ontario, CA 91762-3642, Louis Ciervo
B T & T Electric Service, 1453 W. "E" St., Ontario, CA 91762-2405, Robert Hester
HD Associates, 1457 E. Philadelphia St., Ste. 15, Ontario, CA 91761-5763, Michael Dorantes
Pacific Data, 1457 E. Philadelphia St., Ste. 20, Ontario, CA 91761-5763, Lang Chung
Sayers Market, 1459 W. Mission Blvd., Ontario, CA 91762-4729, James Yu
Chav Vah Ministry, 1469 E. Bermuda Dunes St., Ontario, CA 91761-7104, Patricia Wheaton
Specialty Scrap, 1510 S. Bon View Ave., Ontario, CA 91761-4407, Randy Hoover
Color Plastics Co., 1561 S. Vineyard Ave., Ontario, CA 91761-7717, Carlos Meza
Bear Enterprises, 1614 S. Carlos Ave., Ontario, CA 91761-7650, Michele Launder
Aqua Metric Sales Company, 1702 S. Grove Ave., #A, Ontario, CA 91761-4535, Chris Thirkettle
Cool Cat Body Wire, 1718 E. Bonnie Brae Ct., Ontario, CA 91764-2212, Peter Baker
O M S O, 1736 S. Granite Ave., Ontario, CA 91762-5917, Robert Hodges
Baskins Robbins 31 Flavors, 1835 E. 4th St., Ontario, CA 91764-2601, Kim Chan
Big D Express, 1910 S. Archibald Ave., Ontario, CA 91761-8501, Dennis Smith
I R A Laboratory, 1910 S. Archibald Ave., Ste. M1, Ontario, CA 91761-8502, Irma Monterrubio
Joanne Food Distribution, 1910 S. Archibald Ave., Ste. R, Ontario, CA 91761-8502, Robert Suminski
Parts Inc., 1942 Augusta Ct., #A, Ontario, CA 91761, Janice Kemmer
R & R Industries, 1944 S. Bon View Ave., Ontario, CA 91761-5503, Richard Sickman
Ontario Antiques, 203 W. "B" St., Ontario, CA 91762-3504, Claudia LaGrecia
Excalibur Wheel Accessories, 2030 S. Lynx Ave., Ontario, CA 91761-8010, Bruce Totten

The X L T Co. Custom Fabrication, 2049 S. Hellman Ave., Ste. A, Ontario, CA 91761-8021, Rick Lemmon
Brown's Brake & Supply, 2101 S. Cucamonga Ave., Ontario, CA 91761-5610, Shirley Brown
Al's Finishing, 2131 S. Hellman Ave., Ontario, CA 91761-8004, Arthur Corrales
Sponge Clothing, 2242 Loggers Ln., Ontario, CA 91762-6721, Jeffrey Southard
House of Hondaz, 2312 S. Vineyard Ave., Ontario, CA 91761-7767, Kameel Allaway II
60 and Grove Family Dental Group, 2411 S. Grove Ave., Ontario, CA 91761-6225, Hamed Horbanian
Genesis Fashion, 247 W. Francis St., Ontario, CA 91762-6525, Rafael Vargas
Francis Beauty Salon, 249 W. Francis St., Ontario, CA 91762-6525, Francisca Ralon
The Three J J J, 2520 S. Woodlark Dr., Ontario, CA 91761-6532, Sioli Vave
Maintenance Service Company, 2620 S. Augusta Ave., Ontario, CA 91761-6302, James Reh
Premier Patterns, 2830 Golden Trails St., Ontario, CA 91761-9154, David Leake
Rafael Appliance Repair, 2901 E. Dunlin Way, Ontario, CA 91761-6509, Rafael Rivas
Expert Hair & Nails, 2905 S. Euclid Ave., Ste. A, Ontario, CA 91762-6684, Sally Dinh
Brother Keith Enterprise, 2911 Joshua Tree St., Ontario, CA 91761-5020, Keith Potts
Creating a Book for You, 3045 S. Archibald Ave., #H197, Ontario, CA 91761-9001, Maria Ramirez
Wayne Moore Studios & Associates, 313 N. Euclid Ave., Ontario, CA 91762-3425, Stephanie Vallin
General Trading, 3158 Clover Ln., Ontario, CA 91761-5058, Zhuowei Yu
S M N Trucking, 3261 Triumph Ln., Ontario, CA 91764-4813, Norma Ferguson
C N A Consulting, 3350 Shelby St., Ste. 200, Ontario, CA 91764-4883, Heidi Webber
Xymox Percussion, 350 S. Milliken Ave., Ontario, CA 91761-7845, Kevin Heuerman
Falkon Enterprises, 3657 Country Oaks Loop, Ontario, CA 91761-0730, John Beckos
Casa Corona, 401 N. Euclid Ave., Ontario, CA 91762-3427, Juan Corona
Jonathan Michaels Fine Jewelry, 430 N. Vineyard Ave., #437, Ontario, CA 91764-5494, J. Clancy

Empire Tool Supply, 432 E. "J" St., Ontario, CA 91764-2721, Lori Altier
T J Maxx, 4757 Mills Cir., Ontario, CA 91764-5224, Alfred Appel
Network Constructors, 508 W. Elm St., Ontario, CA 91762-5711, Kenneth Patterson
Water Store, 562 E. Holt Blvd., Ontario, CA 91761, Hak Choe
Pure Water, 562 W. Holt Blvd., Ste. E, Ontario, CA 91762-3708, Hak Choe
Tuned Performance, 659 E. Holt Blvd., Ontario, CA 91761-1709, Jose Collazo
So Cal Milk Marketing Agency, 701 N. Haven Ave., Ste. 270, Ontario, CA 91764-4925, Jimmie Prince
R & R Tire & Rubber Co., 760 E. Francis St., Ste. K, Ontario, CA 91761-5549, Trina Leos
J & M Security Consultants, 760 E. Granada Ct., Ontario, CA 91764-3421, Jon Herber
Westcoast Enterprises, 8214 Corvette Dr., Ontario, CA 91761, Leslie Reyes
J & R Silks & Woods, 909 W. Princeton St., Ontario, CA 91762-1826, John Wenger
Inland Interior Cleaning Specialists, 910 W. Phillips St., Apt. 209, Ontario, CA 91762-6817, Elizabeth Pena
New Century Pest Control, 954 W. "H" St., Ontario, CA 91762-2637, James Hammett
Stay Cold Refrigeration, P.O. Box 1493, Ontario, CA 91762-0493, Fred Durfee
Daughters of Excellence, P.O. Box 1764, Ontario, CA 91762-0764, Cheryl Threats
Allied Welding & Fabrication, P.O. Box 4636, Ontario, CA 91761-0826, Steven Nittler
X Cenance Floor & Maintenance, P.O. Box 4924, Ontario, CA 91761-0855, Hardy Hicks
National Resale Industries Inc., P.O. Box 9596, Ontario, CA 91762-9596, Anthony Reyes
Ontario Recycling, P.O. Box 9596, Ontario, CA 91762-9596, Anthony Reyes
Phelan Farm, 3585 Begonia Rd., Phelan, CA 92371-9099, Keang Koh
98 Plus, 4050 Phelan Rd., Phelan, CA 92371-4454, Tech Ha
Med Assist, 8219 Arrowhead Rd., Phelan, CA 92371-4712, Debra Moore
Ciminos Little Italy, P.O. Box 291011, Phelan, CA 92329-1011, Linda Green
Pioneertown Film Council, P.O. Box 315, Pioneertown, CA 92268-0315, John Rosemeyer

Inemomo, 1786 Elaine St., Pomona, CA 91767-3612, Vincent Lieu
J R Auto Salvage, 4039 E. Mission Blvd., Pomona, CA 91766-2403, Juvenal Camarena
M & M Enterprises, 8 A Village Loop, #163, Pomona, CA 91766, Marty Munoz
Checkered Flag Auto Sales, 14015 Poway Rd., Poway, CA 92064-4809, Michael Tracy
Accurate Vacuum Sales & Service, 571 Twin Oaks Valley Rd., Poway, CA 92064, Donald Bentley
Tic Auto Repair, 1723 Cedar St., Ramona, CA 92065-1331, Dennis Dwyer
Fraco LLC, 10013 8th St., Ste. M, Rancho Cucamonga, CA 91730-7008, Haroldo Mongles
Kim C H Painting Maintenance, 10276 Magnolia Ct., Rancho Cucamonga, CA 91730-1618, Do Kim
Zzoom Ball Bonds, 10722 Arrow Rte., Rancho Cucamonga, CA 91730-4808, James Altman
Sekona Delivery, 10935 Terra Vista Pkwy., Apt. 197, Rancho Cucamonga, CA 91730-6357, Jay Latu
Snack Time Enterprise, 10940 Countryview Dr., Rancho Cucamonga, CA 91730-6666, Patrick Woldanski
Computer Zone, 11030 Arrow Rte., Ste. 101, Rancho Cucamonga, CA 91730-4825, Abdulah Ramadan
Compass Creek Restaurant & Brew, 11837 Foothill Blvd., #A, Rancho Cucamonga, CA 91730-3905, James Connell
Olympic Mill Services, 12459 Arrow Rte., Rancho Cucamonga, CA 91739-9601, Thomas Lippard
Blancarte Enterprise, 12497 Tamarisk Dr., Rancho Cucamonga, CA 91739-1943, David Blancarte
Concord Financial, 12759 Foothill Blvd., Rancho Cucamonga, CA 91739-9336, Eric Miller
Cucamonga Flower Co., 12799 Foothill Blvd., Rancho Cucamonga, CA 91739-9332, Norman Mathis
Nail Benders Construction, 6567 Redbud Pl., Rancho Cucamonga, CA 91739-1941, Frederick Drapes
Inland Empire Bookkeeping Services, 6782 Plum Way, Rancho Cucamonga, CA 91739-1939, Jeanette Bettencourt
Neuro Tech, 7050 Etiwanda Ave., Rancho Cucamonga, CA 91739-9758, Rodman Wright

MORE NEW BUSINESS

Tri Mar Financial Inc., 7365 Camelian St., Ste. 202, Rancho Cucamonga, CA 91730-1157, Thomas Montes
Crystal Clear Cleaning, 7385 Layton St., Rancho Cucamonga, CA 91730-1321, Todd Lamberson
True Vine Gardening, 7460 Matterhorn Ave., Rancho Cucamonga, CA 91730-1619, Daniel Edwards
Pinecones International, 7661 Teak Way, Rancho Cucamonga, CA 91730-1545, Tetsuya Matsumoto
S & A Cars Wholesale, 7850 Amethyst St., Rancho Cucamonga, CA 91730-2635, Maximo Cruz
Nostalgic Thunder Boats Unltd., 7906 Spinel Ave., Rancho Cucamonga, CA 91730-2549, Leonard Feedback
Red Hill Coffee Shop, 8111 Foothill Blvd., Rancho Cucamonga, CA 91730-3104, James Moffatt
Golden Key Mortgage, 8137 Malachite Ave., Ste. A, Rancho Cucamonga, CA 91730-3571, Dennis Levesque
All Star Driving & Traffic School, 8409 Haven Ave., Rancho Cucamonga, CA 91730-3893, Trent Vasquez
Padilla Consulting, 8540 Archibald Ave., #E, Rancho Cucamonga, CA 91730-4646, Luis Padilla
Park Place Properties, 8551 Nichelini Dr., Rancho Cucamonga, CA 91730-7133, Rhonda Hatley
Grapevine Cleaning Services, 8553 9th St., Rancho Cucamonga, CA 91730-4308, Kimberly Hill
Reliability Assessed Maintenance, 8560 Vineyard Ave., Ste. 107, Rancho Cucamonga, CA 91730-4353, Laurence Tree
Kino Enterprises, 8648 Calaveras Ave., Rancho Cucamonga, CA 91730-4216, Al Gatica
Jagco, 8661 Red Hill Country Club Dr., Rancho Cucamonga, CA 91730-1932, Rolland Towne
Easy Shop Market, 8694 Arrow Rte, Rancho Cucamonga, CA 91730-4318, Jamal Shehadeh
Alta Tex, 8755 Flower Rd., #B, Rancho Cucamonga, CA 91730-4438, James Brown
Squeaky Clean, 8837 Grove Ave., Apt. 108, Rancho Cucamonga, CA 91730-5048, Gordon York
Dolls & More, 8956 E. Foothill Ave., # C-3, Rancho Cucamonga, CA 91730-4395, McConnell

Frank Larrabee Enterprises, 8976 Foothill Blvd., # B7-354, Rancho Cucamonga, CA 91730-3400, Frank Larrabee
Reyes Family Trust, 9035 Haven Ave., Ste. 201, Rancho Cucamonga, CA 91730-5426, Anthony Reyes
Diamond Financial, 9121 Haven Ave., Ste. 260, Rancho Cucamonga, CA 91730-5454, Alex Castellon
Clean as a Whistle, 9167 Timberline Ln., Rancho Cucamonga, CA 91730-6543, Michael Pollard
R C Novelties & Gifts, 9207 Calle Vejar, Rancho Cucamonga, CA 91730-3422, Robert Castro
Can't Miss Product, 9224 Conifer Ln., Rancho Cucamonga, CA 91730-3485, Eric Johnson
Precision Construction & Restore, 9311 Jersey Blvd., Rancho Cucamonga, CA 91730-4548, John Schwartzbauer
Teton Tooling Inc., 9450 7th St., Ste. F, Rancho Cucamonga, CA 91730-5679, Richard Dickinson
Renaissance Precisions, 9575 San Bernardino Rd., Rancho Cucamonga, CA 91730-2736, Eugene Richardson
Rancho Loma Floors, 9587 Arrow Rte., Ste. F, Rancho Cucamonga, CA 91730-4551, Kenneth Jacques
Contact America, 9631 Business Center Dr., Ste. E, Rancho Cucamonga, CA 91730-4545, Albert Robertson
Motorcycle Tires & Accessories, 9774 Hawthorne Dr., Rancho Cucamonga, CA 91730-5738, Martin Miller
United Sun Animation, 9787 Devon St., Rancho Cucamonga, CA 91730-3612, Chao Hsu
A A A Financial Mgmt. Resources, 9836 Foothill Blvd., Rancho Cucamonga, CA 91730-3660, Abdul Mateen
California Carpet & Mattress, 9889 Foothill Blvd., Rancho Cucamonga, CA 91730-3617, Mohd-Radi Saddouq
S & D Finish, 9949 Alder St., Rancho Cucamonga, CA 91730-1538, Steve Bullington
Salvor Enterprises, P.O. Box 2404, Rancho Cucamonga, CA 91729-2404, Richard Chauvin
Footgear, P.O. Box 3797, Rancho Cucamonga, CA 91729-3797, Vasu Chowdhery
Integrity Maintenance Service, P.O. Box 4395, Rancho Cucamonga, CA 91729-4395, Laurence Tetreault

Teens Greens, P.O. Box 998, Rancho Cucamonga, CA 91729-0998, Meaghan Banks
Mares Landscape, 1015 Alta St., Redlands, CA 92374-3316, Erasmo Mares
Redlands Dental Surgery Center, 1180 Nevada St., Ste. 100, Redlands, CA 92374-2894, Russell Seheult
S I C Investment Club, 1230 Heath St., Redlands, CA 92374-4919, Valerie Williamson
Harris Rock Grips, 1374 E. Lugonia Ave., Redlands, CA 92374-2713, Steve Harris
Disfunctional Business Services, 1377 E. Citrus Ave., #169, Redlands, CA 92374-4012, Bruce Adams
So. California News Service, 140 W. Pioneer Ave., Spc 104, Redlands, CA 92374-1617, Marc Curtis
G & S Marketing, 1400 Barton Rd., Apt. 1607, Redlands, CA 92373-5450, Gabriel Meier
Union Dodge, 1471 Rosehill Cres, Redlands, CA 92373-6527, Kenneth Desrosiers
Personal Edge, 1498 Brookside Ave., #J244, Redlands, CA 92373-4454, Jennifer Sanders
Gray Horse Handicapping, 1510 Webster St., Redlands, CA 92374-2144, Azam Karim
Inland Aviation Specialties, 1641 Sessums Dr., Redlands, CA 92374-1906, Charles Luettgerodt
Beltran Enterprises, 1721 E. Colton Ave., Spc 46, Redlands, CA 92374-4937, Armando Beltran
Network Support Professionals, 1740 Kingston Cir., Redlands, CA 92374-4228, Robert Barth
Precious Times Antiques, 1740 W. Redlands Blvd., Redlands, CA 92373-8011, Linda Amsbry
Redlands Hills Florist, 1752 E. Lugonia Ave., #18, Redlands, CA 92374-2730, Fahmida Yaqoot
Homeworking, 1764 E. Lugonia Ave., Redlands, CA 92374-2734, Kay Fabian
Pro Scape, 1764 E. Lugonia Ave., Ste. 104, Redlands, CA 92374-2734, Steven Helprin
The Crafters Lot, 19 E. Citrus Ave., Ste. 206, Redlands, CA 92373-4742, Cathi Hill
Pioneer Mortgage, 1910 Orange Tree Ln., Redlands, CA 92374-4500, Dwight Wilson
Strawberry Fields Candy Company, 20 N. 6th St., Redlands, CA 92373-5209, Stella Field

Gaines Nutrition, 2015 W. Park Ave., Ste. 4, Redlands, CA 92373-6275, Robb Howard
Orange Tree Ln. Medical & Dental, 2048 Orange Tree Ln., Redlands, CA 92374-2850, Lloyd Pragasam
Ballard Real Estate, 2094 W. Redlands Blvd., #K265, Redlands, CA 92373-6221, James Ballard
The Brickyard Skatepark, 21 W. Stuart Ave., Redlands, CA 92374-3244, Michael Hargrave
Mother Earth Landscaping, 214 Valencia Dr., Redlands, CA 92374-8235, Susan Dietrich
F L Forthun Construction Services, 300 E. State St., #440, Redlands, CA 92373-5235, Frank Forthun
Redlands Hypnosis, 312 Brookside Ave., #14, Redlands, CA 92373-4608, Ray Nickles
Eleanor Rigby's Gift Co., 415 Tennessee St., Redlands, CA 92373-8160, Mari Clarke
Redlands Security Company, 5 1/2 E. State St., Redlands, CA 92373-William Gregory
G L M Trucking, 520 W. Lugonia Ave., Redlands, CA 92374-2118, Gerardo Lopez
New York Pizza, 535 W. State St., #A13, Redlands, CA 92373-4662, Foud Isabai
Preferred Management Group, 555 Cajon St., Ste. E, Redlands, CA 92373-5980, Pamela Hernandez
Identities, 572 Orange St., Redlands, CA 92374-3208, Aliena Richtmyer
LIW Photogrammetric Consultant, 601 W. State St., #A, Redlands, CA 92373-4650, Lowell Withern
U B Wear, 631 Church St., Redlands, CA 92374-3557, John Ulibarri
Great Western Financial Services, 700 E. Redlands Blvd., #U150, Redlands, CA 92373-6109, Halley Dickey
Celtic Distributing, 700 E. Redlands Blvd., #U351, Redlands, CA 92373-6109, David Crosbie
G D S Properties, 716 Dana St., Redlands, CA 92373-5881, Tracy Garcia
S C H Limited Partnership, 725 W. Palm Ave., Redlands, CA 92373-5835, Brian Palmer
Bond Copy Inc., 912 New

Coming Soon

... Sneak Preview ...

Coming in the August Issue

EDITORIAL FOCUS

PERSONAL/PROFESSIONAL DEVELOPMENT,
EMPLOYMENT/SERVICE AGENCIES

SUPPLEMENTS

ENVIRONMENTAL, "WHO'S WHO" IN EDUCATION,
EXPANSION AND RELOCATIONS,
"WHO'S WHO" IN THE INTERNET BUSINESS

THE LISTS for AUGUST*

ENVIRONMENTAL FIRMS, I.E.S LARGEST COMPANIES,
SMALL PACKAGE DELIVERY SERVICES, MBA PROGRAMS

INLAND EMPIRE business journal

*Is your company on OUR list? It should be!! If you think your company qualifies to be included on any of the August lists and you have not received a simple questionnaire from *Inland Empire Business Journal*, please contact Jerry at: (909) 484-9765

SPACE RESERVATION DEADLINE July 20

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MORE NEW BUSINESS

York St., Redlands, CA 92374-2918, Sandra Davies
Pauls Service & Repair, 945 W. Brockton Ave., Redlands, CA 92374-2903, Adelle Beagle
Jacob's Ladder, 950 Pine Ave., Apt. 213, Redlands, CA 92373-5519, Judith Boss
Braze Computing Services Inc., P.O. Box 1218, Redlands, CA 92373-0403, Randy Braze
Redlands Living Community Magazine, P.O. Box 7598, Redlands, CA 92375-0598, Jane Dreher
Curly Carrot & Friends, P.O. Box 7893, Redlands, CA 92375-1093, Dawn Yruretagoyena
Wallender Commercial Real Estate, P.O. Box 8007, Redlands, CA 92375-1207, Larry Wallender
Stellar Stuffing Co., 1025 S. Riverside Ave., Rialto, CA 92376-7539, Melissa Fitzer
Evy's Mobile Pet Salon, 1025 S. Riverside Ave., Spc 96, Rialto, CA 92376-7513, Evelyn Woodall
Rialto Auto Service, 1132 W. Rialto Ave., Rialto, CA 92376-9000, Rodolfo Moran
Metabolife M S B, 1159 W. Evergreen St., Rialto, CA 92377-8847, Michael Bors
Inland Metal Finishing, 1228 W. Merrill Ave., Rialto, CA 92376-9103, Juan Castellanos
A N D Computer, 1282 Riverside Ave., Rialto, CA 92376, Nelda Estrada
Masters Donuts, 1304 W. Foothill Blvd., Rialto, CA 92376-4666, Bunlak Lay
Cal Health Care Management Group, 1304 W. Foothill Blvd. Ste. E, Rialto, CA 92376-4666, Cynthia Cesna-Charmey
California Medical Mgmt. Group, 1304 W. Foothill Blvd., Ste. E, Rialto, CA 92376-4666, John Tyler
Rialto Loan & Jewelry, 131 S. Riverside Ave., Rialto, CA 92376-6413, Thomas Robacker
Empire Engineering Company, 1320 N. Fitzgerald Ave., Ste. A, Rialto, CA 92376-8618, Keith Furman
Precision 6 Hairstyling, 134 W. Base Line Rd. Rialto, CA 92376-3302, Josie Garner
T and M Nails, 1424 W. Foothill Blvd., Ste. B, Rialto, CA 92376-4669, Jane Nguyen
B J Enterprises, 1471 N. Clifford Ave., Apt. 1, Rialto, CA 92376-3327, Barbara Cohn
We Care, 1480 N. Linden Ave., #A, Rialto, CA 92376-8600, Glenn Mcelroy
Lawrence Harrell Communication, 160 N.

Linden Ave., Apt. 69, Rialto, CA 92376-5477, Lawrence Harrell
The Filling Station, 1786 N. Riverside Ave., Rialto, CA 92376-8059, Neela Ghatnekar
El Rancho Verde Royal Vista Golf, 19494 Country Club Dr., Rialto, CA 92377-3934, Eugene Shigemoto
American Independent Heat & Air, 224 W. Rosewood St., Rialto, CA 92376-5018, Jose Chavez
All Platinum Limousines, 261 E. Lurelane St., Rialto, CA 92376-2818, Mark Robinson
Golden State Martial Arts Center, 261 W. Foothill Blvd., Rialto, CA 92376-5047, Tigel Lee
Leaders Demanding Knowledge, 2819 W. Calle Celeste Dr., CA 92377-3509, Lisa, Kelly Rialto
Save A Dollar Market, 2868 West Ave., Rialto, CA 92376, Tae Hwang
International E, 3624 N. Plum Tree Ave., Rialto, CA 92377-2713, Joe Ogaz
Top Nails, 44 East Foothill, #1, Rialto, CA 92376, Tuyen Pham
Onyx DMV Services, 444 E. Foothill Blvd., Apt. A, Rialto, CA 92376-5180, Johnny Adams
Discount Hearing Aids, 444 E. Foothill Blvd., Apt. B, Rialto, CA 92376-5180, Allen Thomas
Goldent State Wood Products, 460 E. Van Koevering St., Rialto, CA 92376-5146, Phillip Morris
Fashion J, 463 E. Foothill Blvd., #509, Rialto, CA 92376-5153, Jae Park
Western Storm Termite Control, 571 N. Larch Ave., Rialto, CA 92376-4744, Tyrone Goldsberry
Paybacks, 580 S. Eucalyptus Ave., Rialto, CA 92376-7208, Sheri Yenerall
Ultimate Towing & Recovery, 6417 Willow Ave., Rialto, CA 92377-James Goldsworthy
The Water Man, 652 N. Birch Ave., Rialto, CA 92376-5281, Michael Maxwell
Castellanos Construction, 714 N. Quince Ave., Rialto, CA 92376-4767, Anthony Castellanos
Nannys Etc. Agency, 795 N. Pepper Ave., Rialto, CA 92376-5315, Alma Rivera
The Holiday Roller Rink, 805 E. Foothill Blvd., Rialto, CA 92376-5229, Thomas Panno
Team World, 972 W. Huff St., Rialto, CA 92376-6800, Juanita Thomas
Entrepreneur Opportunities, P.O. Box 1111, Rialto, CA 92377-1111, Adrienne Sams

Class Act Reunions, P.O. Box 1399, Rialto, CA 92377-1399, Norah Arrington
United Strategies, P.O. Box 1399, Rialto, CA 92377-1399, Bruce Cash
Digitel Graphics, P.O. Box 1509, Rialto, CA 92377-1509, Debra Teel
Bar Sto Precision Machine, P.O. Box 1838, Rialto, CA 92377-1838, Irving Stone
Quality No 1 Gardening Service, P.O. Box 402, Rialto, CA 92377-0402, Angel Arellano
Jans Cafe, 26545 U.S. Highway18, Rimforest, CA 92378, Jane Perkins
Accurate Sheet Metal Forming, 20444 Sugar Gum Rd., Riverside, CA 92508-3082, Salvador Hidalgo
Thompson Engineering Company, 3651 Oakley Ave., Riverside, CA 92501-1961, Patrick Thompson
Mountain Rooter, P.O. Box 101, Running Springs, CA 92382-0101, Michael Curtis
The Last Detail, P.O. Box 1234, Running Springs, CA 92382-1234, Judith Kizziar
Common Threads, P.O. Box 263, Running Springs, CA 92382-0263, Machelie Allen
Canyon Cove Entertainment, P.O. Box 84, Running Springs, CA 92382-0084, Pamela Melanson
Quality Roll Up Door, 1024 W. Base Line St., San Bernardino, CA 92411-2311, Pu Gwon
Highland Transmission Service, 1057 W. Highland Ave., San Bernardino, CA 92405-3207, Charles Randalls
Top One Specialty Metal Products, 1087 E. 9th St., San Bernardino, CA 92410-4015, David Block
Buy Rite Carpets & Floor Covering, 1098 N. Waterman Ave., San Bernardino, CA 92410-3845, George Soliver
Rapid Lift Services, 1123 Dover Dr., San Bernardino, CA 92407-5343, Ricky Jimenez
Dahlia Wilkinson Data Services, 1130 Belvan Ave., San Bernardino, CA 92410-3921, Dahlia Wilkinson
American Recreation, 1190 W. Highland Ave., San Bernardino, CA 92405-3239, Lance Yandell
Outlet Warehouse, 1239 W. Marshall Blvd., San Bernardino, CA 92405-1905, Lourin Lewter
Door of Faith Hope & Charity, 1262 N. Lassen St., San Bernardino, CA 92411-1500, Audra Arrington
H & J Mini Market, 1292 W. Mill St., Ste. 101, San Bernardino, CA 92410-2500, Howard Chau

B C U Gift Shop Boutique, 1296 N. Berkeley Ave., San Bernardino, CA 92405-5009, LaMarco Nesbit
Pats Transportation Services, 1349 N. Stoddard Ave., San Bernardino, CA 92405-4715, Patricia Herrod
Public Safety Uniforms & Supplies, 136 S. Arrowhead Ave., San Bernardino, CA 92408-1303, Frank Feldman
His Place, 139 E. Court St., San Bernardino, CA 92410-4826, Robert Thomas
Diana Phillips
Communications Svc., 1455 E. Date St., Apt. 30, San Bernardino, CA 92404-8213, Diana Phillips
G J P & Associates Tax Service, 1471 N. Waterman Ave., Ste. 116, San Bernardino, CA 92404-5328, Gerald Parker
Foodservice Depot, 1473 E. Paul Villaseñor Blvd., San Bernardino, CA 92408-0146, Walter Watcher
Arrowwest Optical, 1485 N. Waterman Ave., Ste. 103, San Bernardino, CA 92404-5329, Richard Trites
Rosemead Insurance Agency Inc., 1505 N. Waterman Ave., San Bernardino, CA 92404-5110, Maria Ayala
Tickle Bone Productions, 1505 Northpark Blvd., Apt. 57, San Bernardino, CA 92407-2345, Thomas Dorsey
Arrow Laundry Systems, 1525 N. "D" St., Ste. 4, San Bernardino, CA 92405-4774, Clyde Metzler
Casa Bernadine, 1589 N. Waterman Ave., San Bernardino, CA 92404-5134, Marie Brown
New World Interpreters Agency, 165 W. Hospitality Ln., Ste. 10, San Bernardino, CA 92408-3322, Daniel Jones
El Taquero, 1736 W. Highland Ave., San Bernardino, CA 92411-1126, Claudia Lopez
Wisdom Dental Lab, 1739 N. "D" St., San Bernardino, CA 92405-4417, Victor Gonzalez
Just a Touch Enterprises, 1740 W. Highland Ave., San Bernardino, CA 92411-1126, Vanda Finn
The Medical Professionals, 1780 E. Highland Ave., San Bernardino, CA 92404-4618, Liza Aspiras
Uganda Development Foundation, 1780 E. Highland Ave., San Bernardino, CA 92404-4618, Gerald Mwebe
Home Cash Business, 1804 N. State St., San Bernardino, CA 92411-1042, Anthony Mongiello
Republic Management Service, 1814 Commercenter

San Bernardino, CA 92408-3332, Steven Newman
Professional Assistants, 1848 Commercenter E., #A, San Bernardino, CA 92408-3406, Rhonda Roger
Starlight Nails, 185 W. 40th St., San Bernardino, CA 92407-3850, Dieu Dao
University Inn Motel, 1914 S. Tippecanoe Ave., San Bernardino, CA 92408-4310, Praful Patel
99 N J R Outlet, 2025 E. Highland Ave., #A, San Bernardino, CA 92404-4625, Miranjan Patel
Lumber Jacks Oak Warehouse, 204 S. Del Rosa Dr., #552A, San Bernardino, CA 92408-0109, Tammy Stewart
Lopez & Associates, 215 N. "D" St., Ste. 200, San Bernardino, CA 92401-1731, Luis Lopez
Tamikos Sophisticated Hair, 2160 S. Waterman Ave., San Bernardino, CA 92408-3746, Tammie Crawford
Upward Bound Enterprises, 2165 E. 19th St., San Bernardino, CA 92404-5893, Talib Shaheed
Am Pac Capital Solutions, 225 W. Hospitality Ln., Ste. 209, San Bernardino, CA 92408-3245, Jeffrey Mongelli
Inland Empire Investment Advisor, 225 W. Hospitality Ln., Ste. 314, San Bernardino, CA 92408-3246, Rex Jackson
Enriquez Enterprises, 2278 Sheridan Rd., San Bernardino, CA 92407-2444, David Enriquez
C R S Services, 238 W. 5th St., #208, San Bernardino, CA 92401-1404, Connie Lalonde
Shardan Enterprises, 2434 Lawrence Ave., San Bernardino, CA 92404-4160, Daniel Romero
Maximum Potential, 245 E. Redlands Blvd., Ste. O, San Bernardino, CA 92408-3760, John Harris
Redlands Electric Auto Service, 24565 Redlands Blvd., #F, San Bernardino, CA 92408-4009, David Rojas
Colunga Carpet Care, 247 E. 50th St., San Bernardino, CA 92404-1105, Robert Colunga
Elnopalito Meat & Produce, 24983 3rd St., San Bernardino, CA 92410-5101, Mazen Salameh
The Bear Facts, 25134 E. Baseline, San Bernardino, CA 92401, Jewell Roach
Fisher Place, 25243 Fisher St., San Bernardino, CA 92404-6322, Christine Smith
Five Star 99 Cent Store, 26035 Base Line St., #2, San Bernardino, CA 92410-7059, Abdel Awad

INVESTMENTS & FINANCE

INLAND EMPIRE BUSINESS JOURNAL/CROWELL, WEEDON STOCK SHEET

THE GAINERS Top five, by percentage				
Company	Current Close	Beg. of Month	Point Change	% Change
Kaiser Ventures Inc.	12.25	10.88	1.38	12.6
CVB Financial Corp.	24.25	21.75	2.50	11.5
Southern California Water Co.	24.31	21.81	2.50	11.5
Watson Pharmaceuticals Inc. (H)	47.44	44.63	2.81	6.3
National R.V. Holdings Inc.	42.50	40.13	2.38	5.9

THE LOSERS Top five, by percentage				
Company	Current Close	Beg. of Month	Point Change	% Change
Foothill Independent Bancorp	15.38	18.25	(2.88)	-15.8
Provident Financial Holdings Inc.	20.38	22.75	(2.38)	-10.4
United States Filter Corp. (L)	26.81	29.94	(3.13)	-10.4
PFF Bancorp Inc.	18.06	19.25	(1.19)	-6.2
Keystone Automotive Ind. Inc.	25.06	26.25	(1.19)	-4.5

Name	Ticker	6/25/98 Close Price	6/1/98 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E	Exch.
Channell Commercial Corp. (L)	CHNL	10.88	11.38	-4.4	16.50	9.00	11.8	NASDAQ
CVB Financial Corp.	CVB	24.25	21.75	11.5	29.00	13.38	20.2	NASDAQ
Fleetwood Enterprises Inc.	FLE	39.00	39.56	-1.4	48.00	28.13	13.0	NYSE
Foothill Independent Bancorp	FOOT	15.38	18.25	-15.8	18.25	11.00	20.5	NASDAQ
HF Bancorp Inc.	HEMT	17.25	17.00	1.5	18.38	13.75	NM	NASDAQ
Hot Topic Inc.	HOTT	24.13	23.25	3.8	30.50	14.75	25.4	NASDAQ
Kaiser Ventures Inc.	KRSC	12.25	10.88	12.6	15.50	9.50	NM	NASDAQ
Keystone Automotive Industries Inc.	KEYS	25.06	26.25	-4.5	28.13	14.50	24.8	NASDAQ
Life Financial Corporation	LFCO	18.63	19.25	-3.2	26.13	10.50	NM	NASDAQ
Modtech Inc.	MODT	19.63	19.50	0.6	29.75	11.00	13.5	NASDAQ
National R.V. Holdings Inc.	NRVH	42.50	40.13	5.9	44.50	15.00	17.8	NASDAQ
PFF Bancorp Inc.	PFFB	18.06	19.25	-6.2	22.19	16.88	19.0	AMEX
Provident Financial Holdings Inc.	PROV	20.38	22.75	-10.4	24.50	16.63	18.7	NASDAQ
RedFed Bancorp Inc.	REDF	19.88	20.13	-1.2	21.13	15.50	13.2	NASDAQ
Southern California Water Co.	SCW	24.31	21.81	11.5	26.81	20.50	15.0	NYSE
United States Filter Corp. (L)	USF	26.81	29.94	-10.4	44.44	26.63	NM	NYSE
Watson Pharmaceuticals Inc. (H)	WPI	47.44	44.63	6.3	49.50	20.63	48.4	NYSE

Notes: (H)-Stock hit 52 week high during the month, (L)-Stock hit 52 week low during the month, NM - Not Meaningful

Five Most Active Stocks	
Stock	Month Volume (000's)
United States Filter Corp.	29,431,200
Watson Pharmaceuticals Inc.	6,892,400
Fleetwood Enterprises Inc.	3,017,800
Life Financial Inc.	1,210,008
Hot Topic Inc.	966,500
IEBJ/CW Total Volume Month	46,404,211

Monthly Summary	6/25/98
Advances	8
Declines	9
Unchanged	0
New Highs	1
New Lows	2

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U.S. Filter Signs \$200 Million Deal with Turkmenistan

United States Filter Corp., of Palm Desert, has signed a \$200 million deal with the former soviet province the Republic of Turkmenistan to sell and operate water treatment equipment there.

The agreement is with Culligan International Group, which U.S. Filter acquired as part of its merger with Culligan Water Technologies Inc.

The projects in the former soviet province include water desalinization plants, refurbishment and expansion of piping networks and pumping stations. The deal also includes groundwater reclamation and aquifer control in the nation's capital of Ashgabat.

Turkmenistan is located in a desert region of Central Asia and is looking to desalinate sea and groundwater to support growing demand from farms, businesses and cities, the company said.

CVB Financial Declares 35th Consecutive Dividend

The board of directors of CVB Financial Corp. recently declared a quarterly cash dividend to shareholders.

The dividend of \$.10 per share was declared

at the regularly scheduled board of directors meeting on June 17. Shareholders of record on July 1 will receive payment of the dividend on or about July 15.

This dividend is the 35th consecutive quarterly cash dividend paid by CVB Financial Corp. It reflects the company's history of superior earnings performance and continued strong financial condition.

CVB Financial Corp. is the parent company of Citizens Business Bank, the largest bank with headquarters in Southern California's Inland Empire region. Shares of CVB Financial Corp. common stock are listed on the American Stock Exchange under the ticker symbol of CVB.

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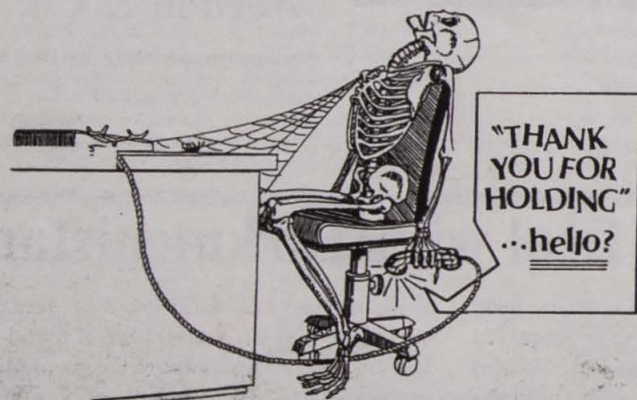
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JULY

CALENDAR

9, 16, 23, 30 The Inland Empire Small Business Development Center is offering a workshop entitled "Developing a Business Plan." This workshop will concentrate on all phases of business planning. Included in the workshop are instructional hand-out materials and an in-depth discussion on goal setting and marketing strategy. This workshop consists of four parts, each three hours in length from 6 p.m. to 9 p.m. at 1157 Spruce Street

in Riverside. Preregistration is recommended. For more information, call (909) 781-2345 or (800) 750-2353.

13 The Mt. San Antonio College Small Business Development Center is offering a two-hour workshop at its Pomona office. The workshop, entitled "Start-Up Business Orientation," is designed to develop an awareness of the life/work style of

owning a business and what is needed to get started. It will take place from 4 p.m. to 6 p.m. at 375 South Main Street, Suite 101, in Pomona. Registration is required. For more information, call the Small Business Development Center at (909) 629-2247.

14 The Mt. San Antonio College Small Business Development Center is offering a two-hour workshop entitled "Financing a Small Business." It will cover the various financing options available to small businesses. Those who attend will have the opportunity to meet with a professional business consultant by appointment, free of charge, for assistance on preparing for a SBA loan. It will take place from 9 a.m. to 11 a.m. Reservations are required. For information and registration, call the Small Business Development Center at (800) 450-7232.

16 The Employers Group is hosting a seminar entitled "New Employee Orientation." The seminar will be a comprehensive overview of the role of the new employee and how it affects relationships and other issues within a company. The event will take place from 8:30 a.m. to 12:30 p.m. at the Ontario Airport Hilton, 700 N. Haven Ave. in Ontario. The cost is \$150 for members, \$130 each for parties of three or more and \$195 for nonmembers.

21 The Riverside Police Department will have its Police Citizen Academy. Designed to build a better, stronger relationship between residents and the Police Department through education on law enforcement issues and providing an inside look at how the various departments work within the police station. The 12-week class runs 6 p.m. to 9 p.m. and ends Oct. 6 at the Riverside County Office of Education Conference Center, 3939 Thirteenth Street in Riverside. For more information, call the Riverside Police Department at (909) 782-5542.

23 The Employers Group is hosting a seminar entitled "Arbitration." The event will take place from 9 a.m. to 11 a.m. at the Ontario Airport Hilton, 700 N. Haven Ave. in Ontario. The cost is \$65 for members, \$60 each for parties of three or more and \$85 for nonmembers.

The Mt. San Antonio College Small Business Development Center is offering a two-hour workshop, entitled "Start-Up Business Orientation," which will cover topics on how to own a business and what future entrepreneurs will need to get started in their own businesses. It will take place from 1 p.m. to 3 p.m. Registration is required. For more information and registration, call the Small Business Development Center at (800) 450-7232.

28 The Shakespeare Reading Club of America will read "Henry VIII" at the Embassy Suites Hotel, Third Floor, 74-770 Highway 111 in Palm Desert. The Shakespeare Reading Club of America meets on the last Tuesday of every month, beginning at 6:00 p.m. There are no dues or fees; members must pay for their own meals. Interested guests should send \$16 prepayment to David Koslow, P.O. Box 1415, Cathedral City, 92235-1415, and bring a copy of the play.

29 The Center for International Trade Development is offering a workshop at their Pomona office. Entitled "The ABC's of Exporting/Importing." The workshop will focus on the important elements of an import/export transaction, such as required documentation, production capacity, shipping, insurance, evaluation of business potential, and the methods of getting paid. A transaction flow chart will be used as a guide throughout the sequence. It will run from 1:00 p.m. to 4:30 p.m. There is a \$25 registration fee. For information and registration, call the Citrus College Center for International Trade Development at (909) 629-2247.

Monday

Business Builders of Rancho Cucamonga, weekly, 7 a.m. at Socorro's Mexican Restaurant, 10276 Foothill Blvd., Rancho Cucamonga. Membership: \$25. Contact: Dawn Grey, (909) 484-5244; Shirley Patrick, (909) 625-2386.

Personal Break Through/Networking, weekly 7 a.m. at 7385 Carnelian St., Rancho Cucamonga. The club meets to discuss maximizing-business and personal leverage. Contact: Warren Hawkins, (909) 626-2681 or (909) 517-0220 (pager).

Tuesday

Business Network International, La Verne Chapter, weekly, 7 a.m. at Cino's, 309 E. Foothill Blvd., Pomona. Contact: Donald Clague, (909) 593-3511.

Business Network International, Inland Valley Chapter, weekly, 7 to 8:30 a.m. at Mimi's Cafe, 10909 Foothill Blvd., Rancho Cucamonga. Contact: Michael Bailey, (909) 948-7650.

Ali Lassen's Leads Club, Claremont Chapter, weekly, 7:15 a.m. at the Claremont Inn, 555 W. Foothill Blvd., Claremont. Contact: Philip Board, (909) 981-1720. Regional office: (800) 767-7337.

Wednesday

Business Network International, Victor Valley Chapter, weekly, 7 a.m. at Marie Callenders, 12180 Mariposa Rd., Victorville. Visitors welcome. Contact: Jo Wollard (760) 241-1633.

Business Network International, Chino Valley Chapter, weekly, 7 a.m. at Mimi's Cafe, Spectrum Marketplace, 3890 Grand Ave., Chino. Contact: Mike Agee, (909) 591-0992.

Business Network International, Rancho Cucamonga Chapter, weekly, 7 a.m. at Plum Tree Restaurant, 1170 W. Foothill Blvd., Rancho Cucamonga. Contact: Michael Cunerty, (909) 467-9612.

West End Executives' Association, weekly, 7 to 8 a.m. at Ontario Airport Marriott Hotel, 2200 E. Holt Blvd., Ontario.

Contact: (909) 949-3525, or (818) 960-5834.

Toastmasters Club 6836, the Inland Valley Earlybirds of Upland, weekly 6:45 a.m. at Denny's, northwest corner of Seventh Street and Mountain Avenue in Upland. Info: Nancy Couch, (909) 621-4147.

The Institute of Management Accountants Inland Empire Chapter, the fourth Wednesday of the month, 6:30 a.m. at the Mission Inn, 3649 Seventh St., Riverside. Contact: Ester Jamora (818) 305-7200 Ext. 106.

The Rancho Cucamonga Women's Chapter of Ali Lassen's Leads Club, weekly, 7:15 a.m. at Mimi's Cafe, 370 N. Mountain Avenue. Info: Patricia Brookings, (909) 981-4159 or (909) 594-5159.

Thursday

Consumer Business Network, weekly, 7 a.m. at Michael Js, 201 N. Vineyard Ave., Ontario. Meeting Charge: \$15 including breakfast. Contact: (818) 446-1986. Host: Sandy Patterson.

Business Network International, Upland Chapter, weekly, 7 a.m. at Denny's, 385 S. Mountain Ave., Upland. Contact: Jim Mangiapane, (909) 946-6616.

Friday

Sales Success Institute - "Prospecting Without Cold-Calling!," with D. Forbes Ley, author of "Success Today!," weekly, 1:30 p.m. to 5:00 p.m. at the Ontario Airport Marriott. Free, but reservations a must. Call (800) 772-1172. Preview: www.sell-fast.com

Saturday

People Helping People to Keep Dreams Alive!, weekly, 1:30 p.m. at The Peoples Place, 135 W. First Street, Claremont. Info: Dr. D.M. Yee, (909) 624-6663.

Sunday

Claremont Master Motivators Toastmasters Club, weekly, 6 to 7:30 p.m. in the Jagels Building at Claremont Graduate School, 165 E. 10th St., Claremont. Contact: Chuck or Dolores Weck, (909) 982-3430.

EXECUTIVE TIME OUT

Northern California's Best Kept Secrets

by Camille Bounds, Travel Editor

Planning a business meeting or conference, a romantic rendezvous for the weekend or a family getaway for a few days? Dare to try something a little different?

Take a trip up North. San Francisco, Monterey and the Silicon Valley area have some interesting places for accommodations, restaurants and attractions that stand out and are definitely different and something to think about when planning your getaway with the family, a business trip or business conference.

Experience the oriental flavor

In San Francisco, an oriental flavor in accommodations could be a change from the usual. For families on vacation, business trips or conferences, the impressive Hotel Nikko San Francisco offers a central location right in the downtown area with a serene atmosphere

deliciously diverse menu, and the highly rated Sushi Bar with the finest and freshest selection of fish leave nothing to be desired when it comes to satisfying the palate.

Sunday brunch is a delightful, unforgettable choice. As a matter of fact, guests do not have to leave the hotel to dine; actually, they do not have to leave their room. Fine catered room service is available 24 hours a day.

A complete fitness center with a glass-enclosed pool, sauna, Japanese soaking tubs, shiatsu massage, and the latest Cybex machines are there along with a personal trainer and the traditional Japanese-style service that sees to all the needs of the guests.

Spacious meeting rooms are equipped with the latest in audiovisual technology and include a glorious view of downtown San Francisco through floor-to-ceiling windows.

An executive business center has up-to-date office equipment, including computers, fax machines, laser printers and photocopiers.

If you want to be right in the middle of everything and still have a delightful adventure with a Japanese flavor, make plans at the Hotel Nikko San Francisco. For more information, call (415) 394-1111.

Take a mini cruise with gourmet dining

Hungry? Want to take a short romantic cruise? Want to take the family for a fun-filled afternoon around the bay?

Just a hop, skip and jump from Pier 39 and Fisherman's Wharf, the stunning fleet of the Pacific Marine Yachts can be found. These elegant yachts of various sizes accommodate everything from corporate entertaining, special events, weddings and celebrations in grand style. Beautifully maintained and well manned, the yachts offer a unique way to celebrate any special event or just have a family outing.

Dining is an adventure at Hotel Nikko with the mixture of California cuisine and the exciting flavors of the Pacific Rim. Cafe 222, a bistro-style restaurant with a



A Pacific Marine Yacht

The gourmet menu is absolutely outstanding with fantastically creative hors d'oeuvres, salads, main courses and desserts. Immaculate service by tux-attired servers adds a touch of European class. A complete wine list and full bar is available.

Sundays are very special with a glorious champagne brunch. Board the Pacific Marine Yachts beautiful 150-foot flagship, the *San Francisco Spirit*, at 11 am. The maître d' will seat your party at your reserved table.

Enjoy a delightful cruise around the bay while nonstop champagne is poured and a brunch to absolutely die for is served. Return at 1:30 p.m. with plenty of time to shop and enjoy Pier 39 just next door.

Children and babies are most welcome and are accommodated with genuine good humor and attention. For more information, call (415) 788-9100.

A touch of "Tara" Silicon Valley style

A little to the south of the city by the bay is the Silicon Valley and a jewel that lies hidden and is available to the public for all types of functions. The Hayes Conference Center is just five miles from downtown San Jose.

Here is a beautifully restored 1905 mansion with an attitude. It reeks from the lavish lifestyle of that era and opens itself to all the comforts of home away from home.

A Mediterranean revival-style

mansion set on six meticulously landscaped acres with a history that could match "Tara" from "Gone with the Wind." The mansion is complete with a full-service conference center that includes meeting rooms, dining and reception areas and 135 guest rooms and parlor suites.

Geared for the 21st century, the Hayes Conference Center offers all the state-of-the-art systems that make for successful meetings. Manned with a "can-do" staff that meets every need with professional calmness and courtesy.

A romantic getaway for two can also be enjoyed with the same attention and courtesy.

Orlos' Restaurant offers fine dining with Mediterranean inspired cuisine and is open daily to the public for lunch and dinner. Orlos' is set in the original private dining room of the Hayes family mansion, and an ambiance of elegance and intimacy is felt throughout the service.

The Silvercreek dining room offers conferences featuring three four-star full meals a day. A gourmet champagne brunch is offered on Sundays.

For a unique conference experience or a quiet getaway for two, this is the place. For reservations and information, call (800) 420-3200.

Camille Bounds is the travel editor for the Inland Empire Business Journal and the Western Division of Sunrise Publications.

AMERICAN INDIANS 101:

SOVEREIGNTY

Sovereignty is the right of a people to govern themselves and their territory. The governmental fabric of the United States is interwoven with many governmental entities, all of which possess varying degrees of sovereignty.

The United States is a sovereign nation. States are sovereign to the extent that they did not relinquish certain powers to the national government under the U.S. Constitution's federal system. Cities, counties, school districts, port authorities, and other local governments are creations of state governments; the extent of their sovereignty is determined by state law.

Before colonization, American Indian tribes and Alaskan Native communities governed themselves and the territories they possessed. As the original occupants of the United States, American Indian tribal and Alaskan Native governments possess inherent sovereignty. Pre-Independence European and colonial governments recognized Indian tribes in the same way they recognized other countries. Indian tribes and those governments made treaties, which are agreements made by equals. Sovereign rights not given up by treaty, were retained by each treaty party.

The U.S. Constitution recognizes the sovereignty of Indian Tribes. As with states, the Constitution, Article II, Section 2, gives Congress the power to regulate commerce

between Indian Tribes. This is known as the "Indian Commerce Clause." Based on concepts of discovery and conquest, the U.S. Supreme Court, citing Article I, section 8; clause 3, also gives Congress the power to break treaties with Indian nations.

Just as state governments have full authority over local governments, the U.S. Congress has complete authority over Indian tribes, so long as that authority does not exceed other constitutional restrictions.

Although Indian tribes, in the treaty-making process, gave up certain lands and sovereign authority, those elements of sovereignty not given up remain reserved to the tribes as inherent powers. Though the Congress no longer makes treaties with Indian tribes, those treaties not otherwise nullified, remain the law of the land.

This was recognized by Chief Justice John Marshall in the *Worcester v. Georgia* decision of 1832, when he wrote:

The Indian Nations had always been considered as distinct, independent, political communities, retaining their original natural [inherent] rights as the undisputed possessors of the soil from time immemorial...the very term "nation," so generally applies to them, means "A people distinct from others." The Constitution,

by declaring treaties already made, as well as those to be made, to be the supreme law of the land, has adopted and sanctioned the previous treaties with the Indian Nations, and consequently, admits their rank among those powers who are capable of making treaties. We have applied the words "treaty" and "nation" ...to Indians, as we have applied them to the other nations of the Earth; they are applied to all in the same sense.

Although the Congress, in 1924, made American Indians citizens of the United States, it did not, nor can it under the Constitution, abandon its government-to-government relationship with American Indian tribes and Alaskan Native communities.

A federal "trust responsibility" exists for American Indian tribes, in which they "trust" the U.S. to honor its promises made in exchange for their land, a concept acknowledged in law, and continuously upheld by the U.S. Supreme Court.

States have no direct Constitutional government-to-government relationship with, or authority over Indian tribes, unless so expressed in law enacted by the U.S. Congress.

For more information contact:
National Congress of American Indians
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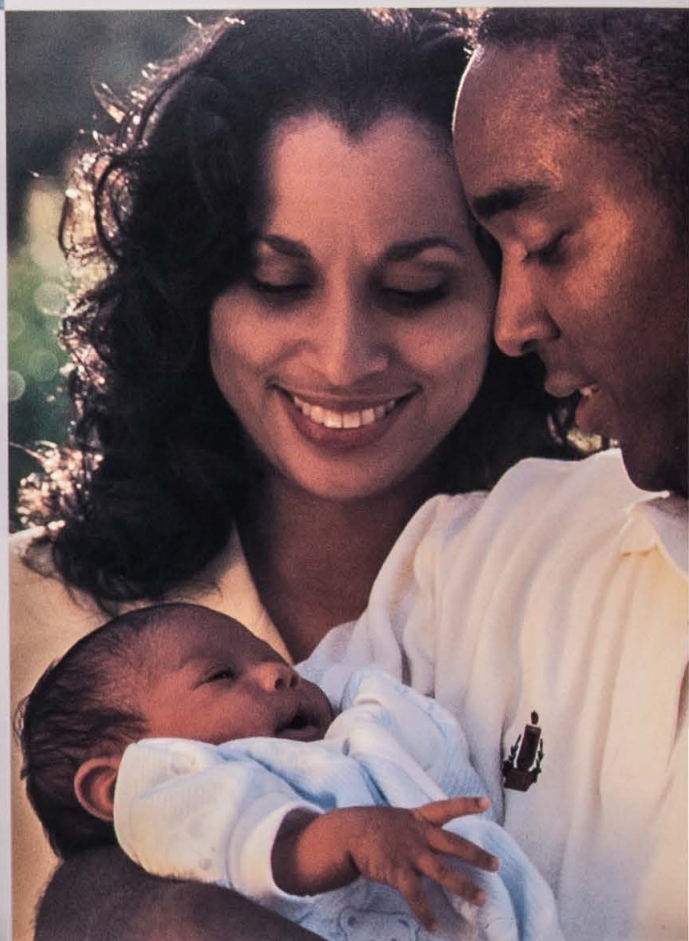
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